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▼ *On the left side, you'll find two scenes that show the soldier and the Thompson in action. The first scene shows infantrymen landing on the beach during the D-Day invasion. Dodging a hail of bullets and artillery shells, soldiers dragged the Thompson through seawater and sand. Once they reached enemy positions, the last thing they needed was a misfire. The trusty Thompson rarely let them down. Also featured is an outline of the U.S.A. with the words, "Freedom Forever," and a banner reading "Country Before Self," both honoring the selfless contributions of America's Soldiers. At the center, a Soldier stands firing his Thompson.*

▲ *The right side features an illustration of a soldier taking aim with his Thompson and banners that read, "Saluting America's Soldiers" and, "Defending Freedom". The rest of the action on the right side of the receiver depicts scenes during WWII and the Korean and Vietnam Wars. In the North African campaign in WWII, soldiers wielded the Thompson alongside battle tanks during desert warfare. On the front lines in Korea, the soldiers distinguished themselves with the Thompson. Though the struggles and harsh conditions in Korea would push every soldier to the limit, the fighting spirit of America's soldiers carried on. In Vietnam, with helicopters in the background, soldiers relied on their Thompsons, often in the rice paddies and jungles. Though not as common in Vietnam, the Thompson was definitely welcomed by those on patrol or pinned down in a firefight.*

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OPERATION COMFORT WARRIORS GOES TO SIX FLAGS

Butch Sparks, a past commander of The American Legion Department of Texas, distributes water bottles to wounded warriors and their families at Six Flags Fiesta Texas on Aug. 11. The Legion's OCW program provided more than $15,000 in financial assistance and gifts to guests of the Brooke Army Medical Center's Warrior Transition Battalion at the event. Jennifer Whitney photo

The American Legion Magazine, a leader among national general-interest publications, is published monthly by The American Legion for its 2.4 million members. These wartime veterans, working through 14,000 community-level posts, dedicate themselves to God and Country and traditional American values; strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youth.

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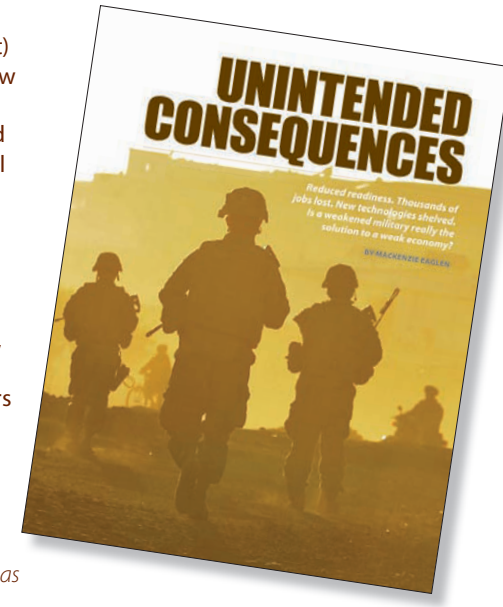
'Unintended Consequences'

Mackenzie Eaglen's article (August) is great. It shows in graphic detail how the government, through the Department of Defense, does indeed create jobs – millions of them, as well as millions in tax and small-business revenues. The idea of the private sector as the only job creator is baloney. Every dollar DoD spends domestically goes to our private sector, to large and small businesses, and to families and the communities that support them. These DoD dollars are seed money for a growing economy, and hopeful employment for returning veterans to whom the private sector in many instances has turned a cold shoulder.

– Stephen L. Love, Dallas



Like most citizens, I had no idea of the dollar value of these cuts. However, I am a 94-year-old World War II veteran, and I am keenly aware of the consequences of shortchanging our national defense. I was drafted just short of a year before Pearl Harbor was bombed. We were so unprepared for war that if we had been invaded, we probably would have been in the same situation as France.

The only equipment we had that was superior to Germany's was our M1 rifle, but many of us still had World War I rifles. Our tanks avoided direct combat with the German tanks when possible, because our armor and cannons were no match for the Germans'.

When we shipped to the South Pacific, our food was terrible. We didn't even have bread for weeks. It wasn't the cost; we didn't have the transportation to get it to us or the equipment to bake it. Our unpreparedness caused a lot of hardships and unnecessary deaths and injuries. Don't let this happen again.

– Robert Greek, Bryan, Ohio

Mackenzie Eaglen's definition of "sunset," and the accompanying magazine cover, is misleading and incorrect. The United States is and will continue to be the leading military power for decades to come. What Eaglen should understand is that the employable power we have must be attuned to the threats posed to us. And that is no longer a Soviet-style bloc requiring a massive ground, air and naval force. Our force structure should evolve to efficiently confront emerging threats from all quarters, and should be agile, flexible and have staying power.

– Jim Morgan, Fairhope, Ala.

'The Last Battle'

My heart skipped a beat when I came upon Jeff Stoffer's story about SS *Mayaguez* (August). On May 12, 1975, a bulletin came across my TV about the taking of the cargo ship, and something in me snapped. Vietnam was supposed to be over. My generation had given enough, and I had happily put away my POW bracelet upon learning of his return.

I literally screamed at God to give me a gun and send me to war. That was an amazing new beginning for this single mother of two school-aged children. I joined my local Air National Guard unit, and completed my career 28 years later with the Air Force Reserve. During that time, I served on active duty in Desert Shield/Desert Storm and Operation Iraqi Freedom.

I never forgot *Mayaguez* and what it meant to my life, but I also never knew the real story. I salute the Koh Tang Beach Club and mourn with them for those lost and missing.

– Barbara Miller Vaughn, Venice, Fla.

Excellent article. I was at boot camp when church services were held for those who died in the *Mayaguez* operation. When I arrived at my permanent party, it went through the corps like wildfire that Marines were left behind. As a young Marine, these events made a tremendous impression on me.

– Adam J. White, Lafayette, Calif.

'Black & White & Read No More'

I read with interest Paul Glader's article concerning the demise of the American printed newspaper (August). What he says is true, yet sad for those of us who looked forward to retirement and starting our day with a cup of coffee and our newspaper on the deck. I don't want to start it with a smartphone or computer. I enjoy the human-interest stories and articles about what is going on in the community, which I fear will be lost on the Internet. Those who feel like I do need to support their local papers with subscriptions. I can only hope the newspaper outlasts me, but I (hopefully) need another 20 years for that to happen.

– Rich Servis, Wichita, Kan.

As we enjoy the benefits of electronic media, we should question if we are sacrificing our ability to read and think deeply. This is because the medium can affect the process of thought – for example, people who read print comprehend and remember more than do those who read online text packed with links. In the long run, the online content may matter less than the medium itself in influencing how we think and act. Printed newspapers and books encourage a calm attentiveness – reading, which is more than skimming, and thought, which is more than mere recitation. We have to wonder: Is Google making us stupid?

– Ray Herzog, Middleburg Heights, Ohio

This article makes many excellent observations. However, Paul Glader fails to credit the most glaring reason for the probable demise of newspapers: news, and the unbiased reporting of it. The majority of supposed newspapers have become politicized, rumor-mongering, ideological publications in which so-called reporters spew their views and opinions and call it news. The reading public, recognizing the scam, is dumping them fast, needing neither their swill nor their "reporting."

– John Deryck, Placerville, Calif.

Paul Glader predicts the eventual disappearance of daily printed newspapers in cities across the United States, which may be true. But fortunately for me, as the third-generation editor and owner of a hometown paper out in the sticks, small-town Americans still turn to the local newspaper as their first and best source of information.

Why are we doing so well? We're providing people with news they simply cannot get anywhere else. We cover their school boards and town meetings, their Scout troops and Little League teams. And since we meet our readers face to face at the grocery, at church and at local events, we have to do our job fairly, honestly and right.

The newspaper industry is not dead yet, at least not out here in small-town America. If Glader toured the countryside, he might decide his obit was premature.

– Karen Harrigan Ladd, Colebrook, N.H.

In defense of our anthem

I am sure happy that I'm not a friend of Bill Press (Rapid Fire, August), who is embarrassed by "The Star-Spangled Banner." Does he not realize that the national anthem is *our* national anthem? Not the planet anthem or the world anthem, but *ours*. It is ironic that his quote is right next to "Remembering Normandy." My two brothers and I have walked on Omaha Beach, where my father was 68 years ago in June. He passed away in 1985, but if he had seen Press' trash talk, he would be holding this pen instead of me.

– Tim Wesenberg, Billings, Mont.

***THE AMERICAN LEGION MAGAZINE* WELCOMES YOUR OPINIONS**

Include your hometown and a daytime phone number for verification. All letters published are subject to editing. Due to the volume of mail received, not every letter can be acknowledged.
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Frank is a Lieutenant Commander, US Navy Reserve.

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Jared Patton
Jared is a Tactical Intelligence Officer, 301st Military Intelligence Battalion, Phoenix, AZ. Currently a Captain, US Army Reserve.

As a Senior Diabetes Care Specialist (Scottsdale, AZ), he fights diabetes, today and every day.

Scott White
Scott is a Combat Medic, 75th Combat Support Hospital, Fort Gillem, GA. Currently a Specialist, US Army Reserve.

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■ Chaffetz chairs the Subcommittee on National Security, Homeland Defense and Foreign Operations.

OPPOSE

Rep. Emanuel Cleaver II, D-Mo.

■ Cleaver is chairman of the Congressional Black Caucus.

The Justice Department's refusal to produce documents subpoenaed in October 2011, relative to a government-run gun-walking operation, left the House of Representatives no other alternative than to hold Attorney General Eric Holder in contempt of Congress.

Contempt is a mechanism Congress uses to enforce compliance with lawful subpoenas. This contempt vote is just one of many steps we must take to find the truth behind the botched operation that resulted in the death of U.S. Border Patrol Agent Brian Terry in late December 2010.

The Phoenix field division of the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF), which is under the direction of the Department of Justice, purposely allowed about 2,000 firearms – mostly AK-47 assault rifles – to be purchased illegally in Arizona. This fundamentally flawed program sought to track the firearms in hopes that they would lead to drug cartel leaders. Instead, roughly 1,700 guns are unaccounted for and many have turned up at various crime scenes, including two involved in Agent Terry's death.

It is critical that we get to the bottom of this failed operation to ensure that these tactics are never repeated. Unfortunately, Attorney General Holder and DoJ have failed to provide thousands of documents that would lead us to the truth.

In addition to Agent Terry, more than 200 Mexican citizens have been killed, and thousands of weapons are still missing. Some of my colleagues on the other side of the aisle have questioned the motivation behind the Republican attempt to find the truth. To them I've said that the Terry family deserves answers. Congress deserves answers. The American people deserve answers.

THE HEART OF THE ISSUE

On June 28, the House of Representatives voted to hold Attorney General Eric Holder in contempt of Congress for refusing to turn over documents tied to a botched gun-walking sting. Opponents called the vote partisan and political.

The Republican majority in the House of Representatives took historic steps to do something that has never been done before: hold a member of the president's Cabinet in contempt of Congress. For over 15 months, Attorney General Eric Holder and the Department of Justice cooperated with the House Oversight and Government Reform Committee's inquiry, handing over thousands of DoJ documents. The Obama administration rightfully asserted executive privilege – the same process President George W. Bush used no fewer than six times – over the narrow subset of documents that remained at issue.

In light of this distracting political vote, the Congressional Black Caucus led the efforts to walk out on the contempt vote. We were first joined by the Congressional Hispanic Caucus, the Congressional Asian Pacific American Caucus and the Congressional Progressive Caucus – and were soon joined by Democratic leadership and several members of the Democratic caucus.

Contempt power should be used sparingly, carefully and only in the most egregious situations, after a careful and deliberate consideration by the House body. Before and during this contempt vote, the Republican leadership refused to articulate any legislative purpose for pursuing contempt of our nation's attorney general. Their actions are destructive and demonstrate nothing more than pathological partisanship – a problem that has existed all during the 112th Congress.

At this critical time before the end of the year, we should be focused on finding solutions to create jobs and improve the economy. Instead, we are entangled in the petty politics of the Republican leadership, with few achievements.

CONTACT YOUR ELECTED OFFICIALS

The Honorable *(name)*, U.S. Senate, Washington, DC 20510 • Phone: (202) 224-3121

The Honorable *(name)*, U.S. House of Representatives, Washington, DC 20515 • Phone: (202) 225-3121

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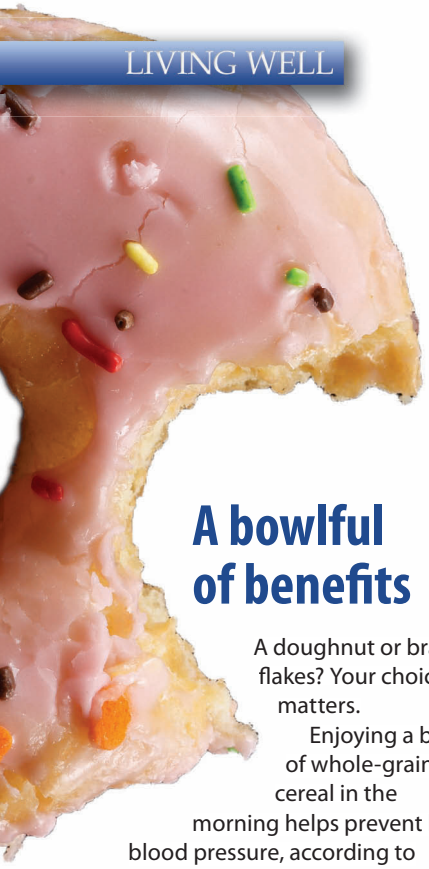

A bowlful of benefits

A doughnut or bran flakes? Your choice matters.

Enjoying a bowl of whole-grain cereal in the morning helps prevent high blood pressure, according to research from Harvard University's decades-long Physicians' Health Study. Researchers who analyzed the diet and other health habits of 13,368 participants report that men who had seven servings a week of whole-grain cereal reduced their risk for hypertension by about 20 percent.

That could be because whole grains contain potassium, which helps keep blood vessels flexible, or because whole grains' fiber content indirectly promotes healthy blood pressure by improving how the body handles sugar. Of course, those spooning a bowl of cereal every morning weren't doing something else: digging into salty bacon or a high-sodium breakfast sandwich from the drive-thru. Perhaps their arteries were just thanking them for that.

Living Well is designed to provide general information. It is not intended to be, nor is it, medical advice. Readers should consult their physicians when they have health problems.

Three types of thyroid disorders

Thyroid diseases are among the most common disorders of the endocrine system, affecting nearly 13 million Americans, according to the American Thyroid Association. The thyroid gland – butterfly-shaped, relatively small and located in the middle of the lower neck – produces hormones that influence every cell, tissue and organ in the body. Known as the master gland of metabolism, the thyroid affects critical body functions such as energy level and heart rate.

Affecting people from childhood to old age, thyroid disorders are receiving new attention.

Hypothyroidism occurs when the thyroid does not produce enough thyroid hormone. This may be caused by a nonfunctioning gland, destruction of the gland from surgery or radiation treatment, or a nonfunctioning pituitary gland. Symptoms include fatigue, depression, forgetfulness, weight gain and irregular menstrual cycles. Treatment is a synthetic form of thyroid hormone called levothyroxine.

Hyperthyroidism occurs when the thyroid produces too much thyroid hormone. Graves' disease, one type of hyperthyroidism, is an autoimmune disorder that is partly genetic. Symptoms include irritability, nervousness, muscle weakness, unexplained weight loss, sleep disturbances, vision problems and eye irritation. Treatments usually involve anti-thyroid drugs that interfere with thyroid hormone production, or radioactive iodine to destroy thyroid gland cells.

Thyroid cancer is the most rapidly increasing form of cancer in the United States, with more than 37,000 new cases each year. Self-examination may discover growths in the thyroid gland (most, however, are benign). In most patients, thyroid cancer can be completely cured with surgery, radiotherapy, chemotherapy or thyroid hormone therapy.

You have a higher risk of developing thyroid disease if you have a family history of a thyroid or autoimmune problem, have another pituitary or endocrine disease, have been diagnosed with chronic fatigue syndrome or fibromyalgia, are a woman older than 60, smoke, have been exposed to radiation or certain chemicals such as perchlorate or fluoride, or have been treated with lithium.

Media Bakery

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America's nutrient report card

Most get what they need, but 10 percent are missing key vitamins and minerals.

BY JUDITH HURLEY

It's hardly news that Americans tend to go overboard on fat, salt and sugar. But, in a positive trend, most of us are still getting enough vitamins and minerals in our diets, according to the Centers for Disease Control and Prevention (CDC).

The agency recently measured levels of 58 nutrients and other substances important to health – several for the first time – using blood samples from a national health survey. The findings were reported in the "Second National Report on Biochemical Indicators of Diet and Nutrition in the U.S. Population" in April. Less than 10 percent of the population is low in key nutrients such as vitamin A, vitamin E and folate. Still, levels of vitamins C and B12 are borderline, and some racial and ethnic groups are missing out on other crucial nutrients.

Vitamin B6, which plays a role in protein metabolism and brain function, is the most common nutritional deficiency, occurring in just over 10 percent of the population. Vitamin D – important for bone health, muscle strength, and warding off cancer and diabetes – is low in 31 percent of blacks and 12 percent of Mexican-Americans. Iron levels were skimpy among Mexican-American women and children and among black women. Although that finding is not new, it remains troubling, because anemia due to low iron is linked to learning problems and poor school performance.

No matter the racial or ethnic group, women of childbearing age – 20 to 39 – have barely sufficient levels of iodine, which is necessary during pregnancy for normal brain development of the fetus. An iodine deficiency can cause mental retardation and other irreversible problems in an infant's growth and development.

But the CDC also found that folate levels are generally good in women of childbearing age, a consequence of the mandatory fortification of flour and cereal products with vitamin B that began in 1998. Lack of folate is a primary cause of spina bifida and other serious spine and brain birth defects in newborns. Over the past decade, folate deficiency has dropped significantly and now occurs in less than 1 percent of individuals.

Americans with a penchant for potato chips, French fries, crackers and other snack foods should pay special attention to the report. Acrylamide, a chemical naturally produced when starchy foods are baked or fried at high temperatures, was found in nearly everyone's blood, though in small amounts. Because large amounts of acrylamide are toxic to nerves and have been linked to cancer in animals, the chemical's presence in the blood of children and adults, even at the low levels found, concerns health experts.

This is the first time that blood levels of acrylamide have been measured in the U.S. population, and research is ongoing to better understand the compound's potential health effects.

Judith Hurley is a freelance writer specializing in health and medicine.

Nutrients your body needs

In the fall, nutrient-rich foods are abundant in farmers markets, grocery stores and home vegetable gardens. Take advantage of the bounty to get these nutrients, which the Centers for Disease Control and Prevention has found to be low in many Americans' diets.

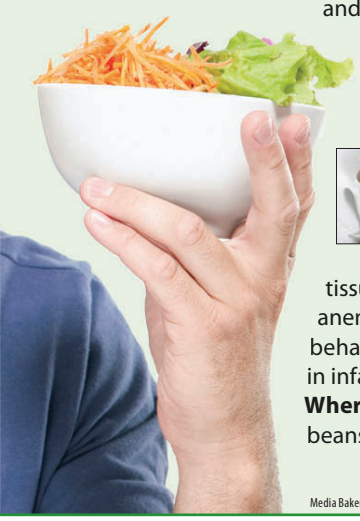
VITAMIN B6
Why you need it: Protein synthesis, healthy skin and nerves, immunity
Where to get it: Turkey, fish, beans, whole grains, potatoes, bananas

VITAMIN B12
Why you need it: Healthy red blood cells and nerve function; deficiency leads to anemia and nervous system disorders
Where to get it: Fish, poultry, beef, pork, fortified cereal, milk, yogurt, cheese, eggs

VITAMIN C
Why you need it: Wound healing, immunity, gum health, antioxidant protection
Where to get it: Red peppers, oranges, grapefruit, kiwi fruit, broccoli, cauliflower, winter squash, tomatoes, cantaloupe, cabbage, potatoes

VITAMIN D
Why you need it: Aids calcium use in the body, supports bone health and immunity, reduces inflammation
Where to get it: Egg yolks, salmon, tuna and other fish, liver, milk, fortified orange juice, cereal, margarine, sunlight (15 minutes per day)

IODINE
Why you need it: Needed to make thyroid hormone; deficiency leads to mental retardation in infants and children, goiter and thyroid problems
Where to get it: Seaweed, shellfish, yogurt, milk, bread, eggs, iodized salt



IRON
Why you need it: Transports oxygen to body cells and tissues; deficiency leads to anemia and is linked to behavioral and learning problems in infants and children
Where to get it: Beef, turkey, tuna, beans, bread, cereal

Media Bakery photos

The wonders of water

U.S. News & World Report details some of the many underappreciated health benefits of water, including:

Hydration. "We know this seems obvious, but the truth is, your body can't function at its most basic level without ample amounts of water ... how will you know when you're running low on H2O? According to the Mayo Clinic, if you're thirsty, constipated, tired or are producing less urine, you may already be dehydrated."

Feeling full. "Drinking a glass or two of water before a meal can help you practice portion control. This is a great tip because many of us, even those who aren't dieting, tend to overeat."

Flushing toxins. "Staying properly hydrated is the only way we can effectively purge our bodies of toxins."

Staying regular. "This is closely related to flushing toxins ... but there are other benefits to having regular bowel movements than ridding the body of pollutants. People with chronic constipation are more likely to experience numerous diseases and conditions, from diabetes to colon cancer."

Sweating. "Sweating may be embarrassing sometimes ... but it's a necessary function, as it regulates and cools your body temperature. It's a huge boon whenever you're exercising, but if you're not properly hydrated, you won't be able to sweat as much as you need to."

Helping in exercise. "Not only does water keep your internal heat gauge in check when you're running laps or shooting hoops, but it also physically assists you while you do those things (and any other physical activity). Water lubricates your joints so you can move easily, and it hydrates your muscles to prevent cramping."

No better alternative. "Water has zero calories and a host of benefits ... Even if you're not trying to cut calories, swapping water for soda can still have a positive effect on your health. Just look at the ingredient list on almost any brand of cola and you're likely to find chemicals such as phosphoric acid (shown to lower bone density in a study conducted by researchers at Tufts University) and caramel color (a carcinogenic substance that the Center for Science in the Public Interest tried to persuade the FDA to ban)."

IMPORTANT SAFETY INFORMATION

WHAT IS THE MOST IMPORTANT INFORMATION I SHOULD KNOW ABOUT XARELTO® (RIVAROXABAN)?

People with atrial fibrillation (an irregular heartbeat) are at an increased risk of forming a blood clot in the heart, which can travel to the brain, causing a stroke, or to other parts of the body. XARELTO® lowers your chance of having a stroke by helping to prevent clots from forming. If you stop taking XARELTO®, you may have an increased risk of forming a clot in your blood.

- **Do not stop taking XARELTO® without talking to the doctor who prescribes it for you. Stopping XARELTO® increases your risk of having a stroke.**

  If you have to stop taking XARELTO®, your doctor may prescribe another blood thinner medicine to prevent a blood clot from forming.
- Take XARELTO® 1 time a day **with your evening meal** exactly as prescribed by your doctor.

XARELTO® can cause bleeding, which can be serious, and rarely may lead to death. This is because XARELTO® is a blood thinner medicine that reduces blood clotting. While you take XARELTO® you are likely to bruise more easily and it may take longer for bleeding to stop.

You may have a higher risk of bleeding if you take XARELTO® and take other medicines that increase your risk of bleeding, including:

- Aspirin or aspirin-containing products
- Non-steroidal anti-inflammatory drugs (NSAIDs)
- Warfarin sodium (Coumadin®, Jantoven®)
- Any medicine that contains heparin
- Clopidogrel (Plavix®)
- Prasugrel (Effient®)
- Ticagrelor (Brilinta™)

Tell your doctor if you take any of these medicines. Ask your doctor or pharmacist if you are not sure if your medicine is one listed above.

Call your doctor or get medical help right away if you develop any of these signs or symptoms of bleeding:

- Tingling, numbness (especially in your legs), or muscle weakness. This is particularly important if you had a procedure where a needle was inserted into the spinal column for any reason
- Any unexpected bleeding, or bleeding that lasts a long time such as
  - Nosebleeds that happen often
  - Unusual bleeding from gums
  - Menstrual bleeding that is heavier than normal, or vaginal bleeding
- Bleeding that is severe or that you cannot control
- Red, pink, or brown urine
- Bright red or black stools (look like tar)
- Cough up blood or blood clots
- Vomit blood or your vomit looks like "coffee grounds"
- Headaches, feeling dizzy or weak
- Pain, swelling, or new drainage at wound sites

WHO SHOULD NOT TAKE XARELTO®?

Do not take XARELTO® if you

- Currently have abnormal or unusual bleeding
- Are allergic to rivaroxaban or any of the ingredients of XARELTO®

WHAT SHOULD I TELL MY DOCTOR BEFORE OR WHILE TAKING XARELTO®?

Before taking XARELTO®, tell your doctor if you

- Have ever had bleeding problems
- Have liver or kidney problems
- Have any other medical condition
- Are pregnant or planning to become pregnant
- Are breastfeeding or plan to breastfeed

Tell all of your doctors and dentists that you are taking XARELTO®. They should talk to the doctor who prescribed XARELTO® for you before you have any surgery, medical or dental procedure.

Tell your doctor about all the medicines you take, including prescription and nonprescription medicines, vitamins, and herbal supplements. Some of your other medicines may affect the way XARELTO® works. Certain medicines may increase your risk of bleeding. Especially tell your doctor if you take

- Ketoconazole (Nizoral®)
- Itraconazole (Onmel™, Sporanox®)
- Ritonavir (Norvir®)
- Lopinavir/ritonavir (Kaletra®)
- Indinavir (Crixivan®)
- Carbamazepine (Carbatrol®, Equetro®, Tegretol®, Tegretol®-XR, Teril™, Epitol®)
- Phenytoin (Dilantin-125®, Dilantin®)
- Phenobarbital (Solfoton™)
- Rifampin (Rifater®, Rifamate®, Rimactane®, Rifadin®)
- St. John's wort (*Hypericum perforatum*)

Ask your doctor if you are not sure if your medicine is one listed above. Know the medicines you take. Keep a list of them to show your doctor and pharmacist when you get a new medicine.

HOW SHOULD I TAKE XARELTO®?

Take XARELTO® exactly as prescribed by your doctor. **Do not change your dose or stop taking XARELTO® unless your doctor tells you to.**

For people who have:

- **Atrial fibrillation:** Take XARELTO® 1 time a day **with your evening meal. Stopping XARELTO® may increase your risk of having a stroke or forming blood clots in other parts of your body.**
- Your doctor may stop XARELTO® for a short time before any surgery, medical or dental procedure. Your doctor will tell you when to start taking XARELTO® again after your surgery or procedure.
- Do not run out of XARELTO®. Refill your prescription for XARELTO® before you run out.
- If you miss a dose of XARELTO®, take it as soon as you remember on the same day.
- If you take too much XARELTO®, go to the nearest hospital emergency room or call your doctor right away.

WHAT ARE THE POSSIBLE SIDE EFFECTS OF XARELTO®?

XARELTO® can cause bleeding, which can be serious, and rarely may lead to death. ***Please see "What is the most important information I should know about XARELTO®?"***

Tell your doctor if you have any side effect that bothers you or that does not go away.

Discuss any side effects with your doctor. You are also encouraged to report side effects to the FDA: visit *http://www.fda.gov/medwatch* or call 1-800-FDA-1088. You may also report side effects to Janssen Pharmaceuticals, Inc. at 1-800-JANSSEN (1-800-526-7736).

02X11361

Please see accompanying Product Information including Boxed Warnings on the following pages.

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janssen

If you have atrial fibrillation (AFib)

Ready to break your AFib routine?

XARELTO® is the first and only once-a-day prescription blood thinner for patients with AFib not caused by a heart valve problem, that is proven to reduce the risk of stroke—without routine blood monitoring.

Ask your doctor about XARELTO.®

XARELTO® is proven effective to reduce the risk of stroke in people who have an irregular heartbeat called atrial fibrillation, or AFib. With XARELTO®, there's no routine blood monitoring—so you have more time for yourself. There are no dietary restrictions, so you're free to enjoy the healthy foods you love. And there are no dosage adjustments, which means you can manage your risk with just one pill a day, taken with your evening meal. Learn how XARELTO® can help simplify your AFib-related stroke-risk treatment. Talk to your doctor or call 1-888-XARELTO (1-888-927-3586) today.

Like warfarin, XARELTO® is a prescription medicine used to reduce the risk of stroke and blood clots in people with atrial fibrillation, not caused by a heart valve problem. There is limited data on how these drugs compare when warfarin is well managed.

Please see accompanying Product Information including Boxed Warnings on the following pages.

Learn more about XARELTO®
Ask your doctor
Visit **XARELTO-US.com**

ONCE-A-DAY
Xarelto®
rivaroxaban tablets

MEDICATION GUIDE FOR

XARELTO® (zah-REL-toe) (rivaroxaban) Tablets

Read this Medication Guide before you start taking XARELTO and each time you get a refill. There may be new information. This Medication Guide does not take the place of talking with your doctor about your medical condition or your treatment.

What is the most important information I should know about XARELTO?

- **For people taking XARELTO for atrial fibrillation:** People with atrial fibrillation (an irregular heart beat) are at an increased risk of forming a blood clot in the heart, which can travel to the brain, causing a stroke, or to other parts of the body. XARELTO lowers your chance of having a stroke by helping to prevent clots from forming. If you stop taking XARELTO, you may have increased risk of forming a clot in your blood.

  Do not stop taking XARELTO without talking to the doctor who prescribes it for you. Stopping XARELTO increases your risk of having a stroke.

  If you have to stop taking XARELTO, your doctor may prescribe another blood thinner medicine to prevent a blood clot from forming.

- XARELTO can cause bleeding, which can be serious, and rarely may lead to death. This is because XARELTO is a blood thinner medicine that reduces blood clotting. While you take XARELTO you are likely to bruise more easily and it may take longer for bleeding to stop.

You may have a higher risk of bleeding if you take XARELTO and take other medicines that increase your risk of bleeding, including:

- aspirin or aspirin containing products
- non-steroidal anti-inflammatory drugs (NSAIDs)
- warfarin sodium (Coumadin®, Jantoven®)
- any medicine that contains heparin
- clopidogrel (Plavix®)
- prasugrel (Effient®)
- ticagrelor (Brilinta®)

Tell your doctor if you take any of these medicines. Ask your doctor or pharmacist if you are not sure if your medicine is one listed above.

Call your doctor or get medical help right away if you develop any of these signs or symptoms of bleeding:

- unexpected bleeding or bleeding that lasts a long time, such as:
  - nose bleeds that happen often
  - unusual bleeding from the gums
  - menstrual bleeding that is heavier than normal or vaginal bleeding
- bleeding that is severe or you cannot control
- red, pink or brown urine
- bright red or black stools (looks like tar)
- cough up blood or blood clots
- vomit blood or your vomit looks like "coffee grounds"
- headaches, feeling dizzy or weak
- pain, swelling, or new drainage at wound sites

See "What are the possible side effects of XARELTO?" for more information about side effects.

What is XARELTO?

- XARELTO is a prescription medicine used to:
  - reduce the risk of stroke and blood clots in people who have a medical condition called atrial fibrillation. With atrial fibrillation, part of the heart does not beat the way it should. This can lead to the formation of blood clots, which can travel to the brain, causing a stroke, or to other parts of the body.
  - reduce the risk of forming a blood clot in the legs and lungs of people who have just had hip or knee replacement surgery.

It is not known if XARELTO is safe and works in children.

Who should not take XARELTO?

Do not take XARELTO if you:

- currently have certain types of abnormal bleeding. Talk to your doctor before taking XARELTO if you currently have unusual bleeding.
- are allergic to rivaroxaban or any of the ingredients in XARELTO. See the end of this leaflet for a complete list of ingredients in XARELTO.

What should I tell my doctor before taking XARELTO?

Before you take XARELTO, tell your doctor if you:

- have ever had bleeding problems
- have liver or kidney problems
- have any other medical condition
- are pregnant or planning to become pregnant. It is not known if XARELTO will harm your unborn baby.
- are breastfeeding or plan to breastfeed. It is not known if XARELTO passes into your breast milk. You and your doctor should decide if you will take XARELTO or breastfeed.

Tell all of your doctors and dentists that you are taking XARELTO. They should talk to the doctor who prescribed XARELTO for you before you have any surgery, medical or dental procedure.

Tell your doctor about all the medicines you take, including prescription and nonprescription medicines, vitamins, and herbal supplements. Some of your other medicines may affect the way XARELTO works. Certain medicines may increase your risk of bleeding. See **"What is the most important information I should know about XARELTO?"**

Especially tell your doctor if you take:

- ketoconazole (Nizoral®)
- itraconazole (Onmel™, Sporanox®)
- ritonavir (Norvir®)
- lopinavir/ritonavir (Kaletra®)
- indinavir (Crixivan®)
- carbamazepine (Carbatrol®, Equetro®, Tegretol®, Tegretol®-XR, Teril™, Epitol®)
- phenytoin (Dilantin-125®, Dilantin®)
- phenobarbital (Solfoton™)

- rifampin (Rifater®, Rifamate®, Rimactane®, Rifadin®)
- St. John's wort (Hypericum perforatum)

Ask your doctor if you are not sure if your medicine is one listed above.

Know the medicines you take. Keep a list of them to show your doctor and pharmacist when you get a new medicine.

How should I take XARELTO?

- Take XARELTO exactly as prescribed by your doctor. Do not change your dose or stop taking XARELTO unless your doctor tells you to.
- For people who have:
  - **atrial fibrillation:** Take XARELTO 1 time a day **with your evening meal. Stopping XARELTO may increase your risk of having a stroke or forming blood clots in other parts of your body.**
  - **hip or knee replacement surgery:** Take XARELTO 1 time a day **with or without food.**
- **Your doctor will decide how long you should take XARELTO. Do not stop taking XARELTO without talking with your doctor first.**
- Your doctor may stop XARELTO for a short time before any surgery, medical or dental procedure. Your doctor will tell you when to start taking XARELTO again after your surgery or procedure.
- Do not run out of XARELTO. Refill your prescription of XARELTO before you run out. When leaving the hospital following a hip or knee replacement, be sure that you will have XARELTO available to avoid missing any doses.
- If you miss a dose of XARELTO, take it as soon as you remember on the same day.
- If you take too much XARELTO, go to the nearest hospital emergency room or call your doctor right away.

What are the possible side effects of XARELTO?

- **See "What is the most important information I should know about XARELTO?"**

Tell your doctor if you have any side effect that bothers you or that does not go away.

Call your doctor for medical advice about side effects. You may report side effects to FDA at 1-800-FDA-1088.

How should I store XARELTO?

- Store XARELTO at room temperature between 59° to 86°F (15° to 30° C).

Keep XARELTO and all medicines out of the reach of children.

General information about XARELTO.

Medicines are sometimes prescribed for purposes other than those listed in a Medication Guide. Do not use XARELTO for a condition for which it was not prescribed. Do not give XARELTO to other people, even if they have the same condition. It may harm them.

This Medication Guide summarizes the most important information about XARELTO. If you would like more information, talk with your doctor. You can ask your pharmacist or doctor for information about XARELTO that is written for health professionals.

For more information call 1-800-526-7736 or go to www.XARELTO-US.com.

What are the ingredients in XARELTO?

Active ingredient: rivaroxaban

Inactive ingredients: croscarmellose sodium, hypromellose, lactose monohydrate, magnesium stearate, microcrystalline cellulose, and sodium lauryl sulfate.

The proprietary film coating mixture for XARELTO 10 mg tablets is Opadry® Pink, contains: ferric oxide red, hypromellose, polyethylene glycol 3350, and titanium dioxide.

The proprietary film coating mixture for XARELTO 15 mg tablets is Opadry® Red, contains: ferric oxide red, hypromellose, polyethylene glycol 3350, and titanium dioxide.

The proprietary film coating mixture for XARELTO 20 mg tablets is Opadry® II Dark Red, contains: ferric oxide red, polyethylene glycol 3350, polyvinyl alcohol (partially hydrolyzed), talc, and titanium dioxide.

Revised: December 2011

This Medication Guide has been approved by the U.S. Food and Drug Administration.

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VA care opens for Lejeune vets, families

BY TOM PHILPOTT

For many ailing Marine Corps veterans and family members, it provides timely care they can't otherwise afford. For Bill Boyd and his son, William, it's too little, too late.

They refer to a bipartisan law President Barack Obama signed Aug. 6 that makes VA the health-care provider of last resort for an unknown number of victims of contaminated tap water years ago at Camp Lejeune, N.C.

A few months after implementing regulations are published (the new law sets no deadline for this), VA will begin to provide hospitalization and medical services to any qualified veteran or family member who lived at Lejeune for at least 30 days between Jan. 1, 1957, and Dec. 31, 1987, including those *in utero* while their mothers lived on base.

AP/Gerry Broome

To qualify, former residents must have one of 15 illnesses linked to the volatile organic compounds found in Lejeune water wells. These include cancer of the esophagus, lung, breast, bladder and kidney, as well as leukemia, multiple myeloma, myelodysplastic syndromes, renal toxicity, hepatic steatosis, female infertility, miscarriage, scleroderma, neurobehavioral effects and non-Hodgkin lymphoma.

Patients must also have no other care options, such as employer-provided health insurance, and there must be no other obvious causes for their condition that would trump water exposure at Lejeune.

At the insistence of Sen. Jim DeMint, R-S.C., who for a time blocked a vote on the bill, the law also states that access to VA care is permitted "notwithstanding that there is insufficient medical evidence to conclude that such illnesses or conditions are attributable to such service."

Bill Boyd, 64, said his family lived in a trailer off the main base for three years, until 1972. At 34, William had a cancerous tumor removed from his kidney. Now 45, he has other health problems. But because he has employer-provided health insurance, the new law brings no benefit to him.

"He's had certain out-of-pocket medical expenses – deductibles and alike – but he's better off than a lot of people who didn't have any insurance," says Boyd, who lives in Mount Pleasant, S.C. He suspects that many have already suffered through illnesses tied to Lejeune water, and have either been treated and recovered or have died.

Notifying Lejeune victims about the new stopgap coverage is important, Boyd says. While volunteering at the local VA hospital a few years back, he couldn't find a single Marine veteran who knew about the water problem at Lejeune.

Retired Marine Master Sgt. Jerry Ensminger lost his daughter, Janey, in 1985 to acute lymphoblastic leukemia, a rare illness linked to toxins at Lejeune. He led the push for legislation by pressing for more research and posting Navy documents detailing the toxins on his group's website, **www.tftptf.com**. Congress titled the portion of the law dealing with Lejeune victims the Janey Ensminger Act.

It is just "the first step in achieving justice," Ensminger says. He credits Sen. Richard Burr, R-N.C., and Rep. Brad Miller, D-N.C., for shaping a bill to bring needed care, at least to those who have no other options, that Congress would pass.

The Congressional Budget Office says that 650,000 individuals were stationed at Lejeune during the period of contamination. Several thousand are expected to qualify for VA care. To cover the cost – roughly $162 million over the first five years – the law extends higher fees now being charged to users of the VA home-loan guarantee program. For example, veterans seeking no-money-down VA home loans today pay fees equal to 2.15 percent of the loan amounts. That was set to fall to 1.4 percent on Oct. 1, 2016. Now it won't drop until a year later.

Tom Philpott, a former Coast Guardsman, has written about veterans and military personnel issues for more than 30 years.

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Running for his second and final term as U.S. president, Barack Obama believes that greater investment in education, science and infrastructure is the prescription for America's economic recovery.

Mitt Romney, the GOP presidential candidate and former Massachusetts governor, has a competing vision. He vows to massively reduce spending without cutting the military budget.

U.S. forces have left Iraq and are leaving Afghanistan, but Iran remains a serious threat, Pakistan is a question mark, and the unrest in Syria and Egypt continues to draw world attention. How do you see the U.S. military's role evolving in the Middle East?

OBAMA: Because of the extraordinary sacrifices of our men and women in uniform – as well as our outstanding diplomatic corps, our intelligence teams – we were able to exit from Iraq in a way that gives them an opportunity to build a democracy for themselves. We expected after our exit that they would have ups and downs. Their political system is still in its infancy, and there are going to be tensions and stresses. But so far, because of the work our people did, they are quick to manage those tensions through politics. Their economy and oil production are starting to recover, and we continue to have a strong interaction with them.

What we've been able to do is reposition ourselves so that rather than, on a day-to-day basis, serve as their army and their police force, we now have a more appropriate relationship as partners with them in the region.

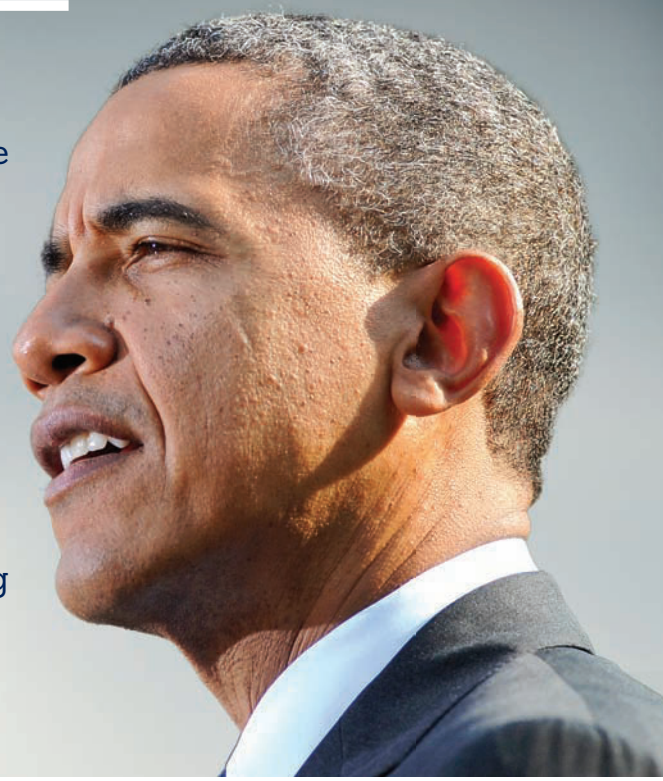
> "Because we're transitioning in Afghanistan and turning over more responsibility to the Afghans, that actually frees up our forces to be more flexible, more nimble and more effective in responding to … those forces that pose a direct threat to U.S. interests." *Barack Obama*

In Afghanistan, obviously we're still in the midst, and the hardship that our troops continue to experience is significant. But their capacity to break the Taliban's momentum and to build up

CHOICE

On Nov. 6, the nation's voters – including some 22 million U.S. veterans – will decide which man they want in the White House.

In exclusive interviews, the candidates explained their positions on the U.S. military's Middle East footprint, veterans unemployment, the VA claims backlog, energy independence, illegal immigration and the next steps in economic recovery. *The American Legion Magazine* Managing Editor Matt Grills and Multimedia Editor Steve Brooks conducted the interviews.



Afghan forces – and now, to execute the transition – gives an opportunity also for the Afghan people to determine their own destiny.

Iran continues to engage in destabilizing activity in the region and has proven unwilling to convince the international community that they are not pursuing nuclear weapons, and as a consequence, our force profile in the region remains robust and will remain robust for the foreseeable future. Because we ended the war in Iraq, because we're transitioning in Afghanistan and turning over more responsibility to the Afghans, that actually frees up our forces to be more flexible, more nimble and more effective in responding to ... those forces that pose a direct threat to U.S. interests. And it allows us to build partnerships with other countries that end up being a force multiplier in the region.

ROMNEY: Well, surely in Afghanistan we want to make a smooth handoff of the security of the Afghan sovereignty to the Afghan security forces, and our troops will fulfill that role and should be completed by the end of 2014. But as we look forward, a decision to involve America's military in kinetic activity should only be made when there is a substantial American interest at stake, when the mission is clearly defined and communicated to the American people, when we know how we'll know when the mission has been completed, when we have full resources to provide for the protection and success of the mission, when we have determined how we will get out and what will happen after we've gone. My own view is that those circumstances will be rare and that the decision to involve our troops in

> "I want to have a military that is so strong that no one would want to test it, that any nation considering untoward activity would have second thoughts given the capacity of America to react." *Mitt Romney*

President Barack Obama greeted Legionnaires following his address at the 93rd National Convention in Minneapolis.
Tom Strattman photo

a conflict setting is a decision that would have to meet a very high hurdle. So, within the Middle East or anywhere in the world, I would not want to use our military might unless all those conditions were met. That being said, I want to have a military that is so strong that no one would want to test it, that any nation considering untoward activity would have second thoughts given the capacity of America to react.

Secretary of Defense Leon Panetta has said that increasing our military presence in the Asia-Pacific region isn't an attempt to raise tensions. Why is there a need for this increased presence?

ROMNEY: Our nation has long guaranteed freedom in the air, freedom on the seas and freedom in space. And there is potentially an interest on the part of some nations like China to question that freedom and to assert their sovereignty over extensive territory on the seas.

China, for instance, claims the South China Sea, and through the South China Sea nearly half of the world's trade flows. It's important for America to communicate to the nations of the Pacific that we are not abandoning our commitment to protecting the freedom of the seas, the freedom of the air, the freedom of space, and therefore to maintain a military presence in the region. I'm very concerned that while Secretary Panetta has that intent, he may not have the capacity to project that level of commitment because of the president's plans to reduce our shipbuilding, reduce the purchase of aircraft and reduce the number of active-duty personnel. My own view is that we should increase shipbuilding from nine to 15 per year, add more aircraft, and increase the number of active-duty personnel by approximately 100,000.

> "My own view is we should increase shipbuilding from nine to 15 per year, we should add more aircraft, and we should increase the number of active-duty personnel by approximately 100,000." *Mitt Romney*

OBAMA: The Asia-Pacific region is going to be the increasing center of economic activity in the world. (It) already accounts for about a third of our exports. A third of our imports come from that region. It's growing faster than any region in the world, and we've always been a Pacific power. And so we want to make sure that even as we remain vigilant in preventing terrorism and protecting strategic interests in the Middle East, even as we continue our historic alliances with Europe to help maintain a peace and stability there, we can't neglect a region that is going to be growing in importance for decades to come. And our goal in the Asia-Pacific region is to help ensure that as the region grows in economic activity and international power, that rules of the road are observed, that commercial sea lanes remain open, that our alliances with countries like Japan (and) South Korea are more robust than ever.

> "With the Iraq war over, with enormous budget pressures taking place, with the need for us to take care of our veterans, it's going to be important for us to make sure that every one of our defense dollars counts." *Barack Obama*

We're putting our money where our mouth is. With the Iraq war over, with enormous budget pressures taking place, with the need for us to take care of our veterans, it's going to be important for us to make sure that every one of our defense dollars counts. Working with the Joint Chiefs of Staff, what we've been able to do is develop a strategy that guides our defense spending and our force structure's procurement over

decades to come, and within the budget envelope that we're going to be working with, we are making sure that the Asia-Pacific region is not neglected, and that our Navy and our Air Force – which (are) our primary mechanisms to project force throughout a vast ocean – are preserved and enhanced.

The VA budget continues to increase each year, but the backlog of unresolved claims has nearly doubled in the past two years to nearly 1 million today. What can be done to reverse this trend, especially now that so many are discharging from the service, looking for benefits?

OBAMA: I've always said that one of my No. 1 priorities as commander in chief is making sure that our veterans are served as well as they've served us. My budgets have reflected those priorities. We've increased VA funding more than any president in the last 30 years, and we're going to make sure we've got the resources to do the job.

The backlog has been a particular challenge, partly because we opened up access to disability claims for Agent Orange claimants. That was 250,000 to 300,000 individuals who hadn't received the help that they'd needed, dating back to Vietnam. We have recognized and changed the presumptions around post-traumatic stress disorder because we now recognize the toll so many in the post-9/11 generation have experienced when it comes to post-traumatic stress disorder. Even though we have significantly increased the number of claims processors, even though we're processing over a million more claims over the last three years than we've done in the past, that influx of new claims means the backlog's still unacceptably high. So my instruction to every agency that touches on this issue is that we've got to bring that backlog down.

There are a couple of things we're doing immediately. First of all, we're taking 1,200 claims processors who we had surged, essentially, to deal with Agent Orange claims, and we're now shifting them to work just on that backlog. These are proven folks who know the job and understand the task in front of them.

The second thing we're doing is prioritizing claims to make sure that those (veterans) who have the most serious injuries and need help most immediately are on a fast track to get resolution of their claims.

On the eve of accepting his party's nomination, Republican presidential candidate Mitt Romney spoke to Legionnaires at the 94th National Convention in Indianapolis. Tom Strattman photo

The third thing we're doing is doing a better job of working with DoD so that we are touching our vets immediately after they've left service, so that we don't have a situation where the backlog builds up in part because people don't know what their rights are right away, they lose track of paperwork, time passes, and it becomes that much harder to process their claims.

> "We're doing a better job ... touching our vets immediately after they've left service, so that we don't have a situation where the backlog builds up in part because people don't know what their rights are right away, they lose track of paperwork, time passes, and it becomes that much harder to process their claims." *Barack Obama*

But ultimately, these are all short-term mechanisms to bring the backlog down. Long-term, what I've insisted on is that we've got to move to a digital system where, instead of people going through stacks of paper, you've got a system that's computerized and that can significantly cut processing times.

ROMNEY: If a similar circumstance were to occur in the private sector, the customers would fire the company providing the service. The challenge with government is that it's often not transparent and not responsible in paying attention to the needs of the people it serves. I would look to bring in people, some from the private sector, who know the importance of responding to the needs of the customer. In the private sector,

> "I would look to bring in people, some from the private sector, who know the importance of responding to the needs of the customer."
>
> *Mitt Romney*

you either meet the needs of the people who are your customers or you go out of business, and people in government who don't meet the needs of our citizens should find a place of employment where they could be more successful.

Estimates point to nearly one military suicide and as many as 18 veteran suicides happening every day. Instances of post-traumatic stress disorder continue to increase. What steps do DoD and VA need to take to get a handle on the mental health problems members of the military and veterans are facing?

ROMNEY: I have not yet had a sufficient analysis prepared of the mental health capabilities of the VA system. But I do hear the same thing you describe, which is long waiting lines, which are unacceptable for our men and women who are coming home with severe mental health issues. The immediate conclusion one might reach would be to add more mental health professionals to the VA system, and that's probably the right answer. In the interim, some may want to be given access to private care outside the system while they're waiting for VA to staff up. But my experience with veterans is that, by and large, they want care in the veterans system, and if the veterans system can't keep up, why, we should hire additional personnel so it can keep up.

OBAMA: A big chunk of this is making sure we have enough mental health professionals to provide services both to our vets and our men and women who are currently in uniform. We have significantly increased the number, but we still need to do more, and we've budgeted to do more. The second step is to make sure these mental health professionals are deployed in a timely way. In some cases that means, for example, having mental health professionals embedded and deployed while our men and women are on the battlefield. In some cases it means making sure that when they come home they are onsite to help. The third thing we have to do is make sure we're educating the entire force on the signals that somebody is in trouble and needs help. Ultimately, it's folks' buddies and family members who are going to be our first line of defense when somebody needs help.

The fourth thing is taking the stigma out of getting help. This is something we've tried to emphasize consistently in VA and DoD, that when you have gone through what a lot of our folks have gone through – defending this country, and taking on wounds both seen and unseen – there's no shame in making sure you're getting professional help where you need it.

The unemployment rate for post-9/11 veterans is significantly higher than that of the general population. What can the federal government do to give these veterans opportunities to succeed in their careers, and can this generation of veterans stimulate an economic recovery?

OBAMA: Absolutely. The question is, what can we do to make sure we're fully utilizing these assets and giving these incredible young people opportunities? Obviously step No. 1 is growing the economy. We've gone through the worst financial crisis and economic crisis since the Great Depression. The more we can do to strengthen the economy generally, the better off we're going to be. That means we are investing in things like education and rebuilding our infrastructure and promoting American energy, and bringing down our deficits and debt in a balanced, thoughtful way, and making sure we have a tax code that rewards companies that are investing here in the United States. So there's a whole big chunk of this that, if the economy is growing robustly, will be good for veterans and be good for everybody else.

More specifically for veterans, the Post-9/11 GI Bill is huge because we want to make sure that – just as my grandfather, when he came back from World War II, was able to get the best education available – our men and women in uniform, and their families, are able to access a great education. That's been hugely successful, and the take-up rate's been very high.

Step No. 2: We have successfully initiated tax credits to encourage employers to hire veterans. A $5,600 tax credit for all veterans and a $9,600 tax credit for disabled veterans give that extra incentive for an employer to look at a veteran and say, "I want to give you a chance."

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A third important piece is making sure that we're working with states and federal government agencies so that the credentials our veterans have are fully recognized. I was in Minnesota talking to a group of veterans, and we had a guy who was an Army medic in Iraq with two or three deployments, and he wanted to be a nurse. He's coming back, and they're saying he's got to start with Nursing 101 when he's been taking care of guys out in the field under unbelievable circumstances, and he wasn't getting any credit for that. That's an example for us to work with these licensing agencies or credentialing institutions to say, "If you've worked on a million-dollar piece of equipment, if you've operated under unimaginable circumstances in a war theater on logistics or looking after the wounded, you've got to get credit for that, so that you can right away enter the workforce."

ROMNEY: We need experienced individuals in the workforce who can show up to work on time, work hard, and abide by conduct standards which are consistent with good discipline in the workplace. So veterans should be snapped up in this country. They're not being snapped up for employment positions as they should be. One of the things I instituted as governor of my state – I'll call it a bounty of some kind, a training award for people who'd been out of work for a year or more. This allowed an employer to receive a $2,000 payment to pay for the training of someone who'd been out of work for some period of time. An idea like that might well work for returning veterans, providing, if you will, a training payment to employers who hire returning veterans who have been out of the workforce for some time, such that the employer has an incentive to hire and train those who are coming back to the workforce.

You can only think things are adequate if the problem is solved, and the problem's not been solved. So you look to say, "All right, if what we're doing right now isn't working, what can we do better?" The experience of working in the private sector is so different from government that sometimes it just makes me scratch my head that people in government don't draw on more private-sector experience. For instance, if a company found that certain members of its customer group were being inadequately served, they'd fix that because they know if they don't fix it, they're going to go out of business. Government sees problems and doesn't address them because in many cases they can't be replaced – meaning the government agency, the government program, the government workers, are permanent and don't worry so much about their customer as does an enterprise in the private sector. So if there's some portion of our workforce that's being chronically misserved, then government should experiment with different ideas to solve the problem and, by the way, eliminate the old programs that didn't work.

With gas prices so high, what are the next steps to reduce the country's dependence on foreign energy resources?

ROMNEY: This is not just an issue of reducing our dependence on foreign sources. It's an opportunity to stimulate very high rates of growth in manufacturing and other sectors of the U.S. economy. We should be aggressively taking advantage of our domestic energy sources, and we should build the Keystone pipeline from Canada.

> "We have a lot of energy in America that can be provided at reasonable cost in abundance, and it's time for us to take advantage of that." *Mitt Romney*

The president has cut by one third the number of licenses and permits provided on federal lands, and by 50 percent the permits provided in offshore drilling. I would reverse that course and open up federal lands and offshore drilling opportunities for oil and gas. In addition, I would take advantage of our coal resources and prevent the administration from crushing the coal industry, as they have indicated their desire to do. We have a lot of energy in America that can be provided at reasonable cost in abundance, and it's time for us to take advantage of that.

OBAMA: The good news is that U.S. oil production is higher than it's been in eight years. Natural gas production is booming. We're seeing a shift where we're less dependent on foreign oil, actually. We've gone under 50 percent when it comes to our oil imports, and I think we can bring that down even further. The challenge we've got, though, is to make sure we keep that trend going. Some of it involves increased oil and gas production, so we've opened up areas offshore in the Gulf, in Alaska, that up until this point had not been open for exploration. But we're going to have to do more than drill our way out of this problem.

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"We've got to have an all-of-the-above energy strategy where we're increasing oil and gas production, but we're also making sure that we are focused on the energy sources of the future."

Barack Obama

Part of the reason we're seeing a reduction in our oil imports is because the industry's gotten more efficient, we've doubled fuel efficiency standards on cars, and we've doubled the production of clean energy – solar wind, biodiesel. So we've got to have an all-of-the-above energy strategy where we're increasing oil and gas production, but we're also making sure that we are focused on the energy sources of the future.

Where does our nation now stand regarding illegal immigration, and what influence will the decision to stop deporting young undocumented immigrants affect that?

ROMNEY: One, we need to complete a fence, traditional and/or electronic. Two, we need to have an employment verification system in place so that employers can know whether they're hiring someone who's legal or not, and can be severely sanctioned if they've not checked to make that determination. Next, we should have a sufficient visa program so that people who want to come here and work temporarily – as they do today in agriculture but also in hospitality or other industries – are able to do so. We should also provide green cards for those who obtain advanced degrees, particularly in math and science and engineering, so that we keep those brains and innovators in America rather than having them leave America. I want to have a legal immigration system that is more transparent, so that people know the rules to come here legally and can determine their status without having to engage in the labyrinthine process that currently exists.

With regard to the children – those who have come here illegally and through no fault of their own now wonder what their status might be – I would like to put into place a permanent solution to their uncertainty rather than the stopgap measure that the president has instituted. I believe those who, for instance, serve in our military should remain as permanent residents of the United States. Those are the outlines of an immigration policy designed to make the program more transparent, to provide for ample and growing legal immigration by restricting the amount of illegal immigration.

"With regard to the children – those who have come here illegally and through no fault of their own now wonder what their status might be – I would like to put into place a permanent solution to their uncertainty rather than the stopgap measure that the president has instituted." *Mitt Romney*

OBAMA: I will work with anyone in Congress who's willing to make progress on comprehensive immigration reform that addresses our economic and security needs, and upholds our tradition as a nation of laws and a nation of immigrants.

While we haven't had partners from across the aisle in Congress to move a bill forward, we've taken important steps, dedicating unprecedented resources to securing our borders and improving immigration enforcement so that it is smarter and more effective. The recent announcement from (the Department of Homeland Security) is the latest in a series of steps to make our nation's immigration policy more fair, more efficient and more just – specifically for certain young people who are low enforcement priorities.

Right now, these young people study in our schools, play in our neighborhoods and pledge allegiance to our flag. They are Americans in their hearts, in their minds, in every single way but on paper. They were brought to this country by their parents – sometimes even as infants – and yet they live under the threat of deportation to a country they may know nothing about, with a language they may not even speak.

It makes no sense to expel talented young people who want to staff our labs, start new businesses and contribute to our country simply because of the actions of their parents. I have long supported the DREAM Act, which would ensure that these young people who want to fully contribute to our society and serve our country could legally reside here.

DHS has been using discretion to make choices about who it prosecutes, focusing on criminals who endanger our communities rather than

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"It makes no sense to expel talented young people who want to staff our labs, start new businesses and contribute to our country simply because of the actions of their parents." *Barack Obama*

students who earn their education – and today, deportation of criminals is over 80 percent. What we've learned is that an immigration policy that focuses on high-priority individuals works. It helps us focus our enforcement efforts where they're most needed.

Can you describe, in a nutshell, how U.S. economic productivity can recover in the coming years?

OBAMA: The U.S. economy got a body blow just as I was coming into office in 2008. We have grown faster than some other countries – Europe being a prime example – but we're not growing as fast as we need to. The keys to our long-term growth are going to (include) making sure we've got the best-educated workforce in the world. That's why something like the Post-9/11 GI Bill is so important. That's why the work we've done on expanding access to tuition tax credits that millions of middle-class families are already taking advantage of and saving thousands of dollars – that's really important.

Making sure that we're making stuff in America again, re-emphasizing cutting-edge manufacturing, is really important. We saved the auto industry, but there are industries across the board where we've got the best workers, the entrepreneurs, but unfortunately we still have a tax code that gives tax breaks to companies that are shipping jobs overseas instead of giving those tax breaks to companies investing here in the United States. That's going to be critically important.

Making sure that we continue in basic research and science. That's always been a cutting-edge part of our economy. And the Defense Department, through agencies like the Defense Advanced Research Projects Agency, helped invent the Internet. They helped invent GPS. Oftentimes, the investments we make initially for national security purposes end up being really important commercial ventures. But it all starts with our investment in basic research and science.

Finally, dealing with our debt and our deficit in a sensible way. I've reduced spending already by a trillion dollars last year. I think there's more waste that we can root out. There are programs that don't necessarily work. But if we're going to be serious about reducing our deficit and our debt, we've got to combine some judicious cuts with asking folks like me, and those who have been incredibly blessed and can afford it, to do a little more in taxes. Let's hold the 98 percent of Americans who make $250,000 a year or less harmless. Let's make sure they don't pay a dime more in federal income taxes. But the top 1, 2 percent – millionaires, billionaires – they can do a little bit more. By doing that, it allows us to bring down our deficit, but also keep the faith with our troops, maintain our strong defense, and make sure that we're making investments in things like education and financing the veterans services that are so vital to those who consistently stepped up and looked after us.

ROMNEY: You're going to see, with the right direction in this country, a resurgence of America's economy, and that's based on five key steps. No. 1, taking advantage of our energy resources. No. 2, opening up trade with other nations that will play by the rules, and cracking down on China or other nations that don't play by the rules. No. 3, restraining government spending. You can't keep spending every year massively more than we take in. No. 4, training our workforce and providing better schools for our kids. And No. 5, restoring economic freedom, and by that I mean having tax rates that are competitive with those around the world, having regulations that are updated and modern, having regulators who see their job as encouraging enterprise rather than stifling it, reducing the cost of health care, and finally, having labor policies that are fair and appropriate for America's workers. You do those five things and you'll see America's economy come roaring back, and those are the things I'll do.

I am fully committed to strengthening America through our values, through a growing economy, and through a military that's second to none. I will not cut the military budget. I will instead expand our essential weapons programs and our active-duty personnel. I do these things not so that we have to fight wars, but so that we can prevent wars. I believe that America's veterans understand the importance of measures that keep America strong militarily, economically, and in our homes and values, and those measures form the centerpiece of my campaign.

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ON THE BRINK

On the 50th anniversary of the Cuban Missile Crisis, the men who served as America's shield reflect on how close the world came to nuclear war.

BY ALAN W. DOWD

Soviet leader Nikita Khrushchev was vacationing on the Crimean Peninsula, just across from Turkey, when he came up with the idea to plant nuclear-tipped missiles in Cuba. "It was high time America learned what it feels like to have her own land and her own people threatened," Khrushchev huffed.

But Khrushchev's plan worked too well. Washington felt so threatened by Moscow's bid to disrupt the Cold War's delicate balance that it nearly triggered World War III.

This is part of the story of how a few brave men faced that once-unthinkable possibility in October 1962, 50 years ago this month – and ultimately prevented its reality.

"War ... At Any Moment." The 13-day Cuban Missile Crisis was the final link in a chain of disparate events and forces – the 1961 Berlin Crisis, Castro's revolution, the Bay of Pigs, Moscow's sense of encirclement by Washington, Washington's sense of falling behind Moscow, even the shadows of Munich and Pearl Harbor – that pushed the two superpowers to the brink.

Khrushchev claimed he was trying "to establish a tangible and effective deterrent to American interference ... we had no desire to start a war ... our goal was precisely the opposite: we wanted to keep the Americans from invading Cuba."

Indeed, in February 1962, eight months before the Soviet missiles were discovered, Washington developed plans for what sounds like an invasion. "Operation Mongoose" aimed to topple Castro's regime by employing "maximum use of indigenous resources" and "decisive U.S. military intervention."

Three weeks before the missiles were detected, the Senate passed a resolution supporting military action in Cuba. Around the same time, the Air Force finalized a plan for tactical airstrikes in Cuba.

Then Defense Secretary Robert McNamara drafted a memo detailing six justifications for military action in Cuba, one of which was evidence that missiles or other weapons that could threaten the United States were deployed on the island.

High-flying U-2 reconnaissance planes soon confirmed the scenario.

"I was told that President Kennedy wanted blue-suiters flying missions over Cuba," recalls retired Air Force Brig. Gen. Gerald McIlmoyle – a reference both to Air Force pilots and to Kennedy's lingering distrust of the CIA after the Bay of Pigs debacle in April 1961.

"The CIA was not happy transferring their U-2s or the overflight of the Cuba mission to the Air Force," adds McIlmoyle, who during the crisis piloted U-2s out of Laughlin Air Force Base in Texas and McCoy Air Force Base in Florida.

The CIA's modified U-2s had bigger engines and more stable platforms, retired Air Force Col. Buddy Brown explains. Brown's first U-2 mission during the crisis began, he recalls, "in one of the worst thunderstorms ever."

Brown, who later piloted the otherworldly SR-71, says he flew "a lot hairier missions" over Asia, along the periphery of the Soviet Union and "over the ice pack" above the Arctic. But he says that the missile crisis brought us "within minutes of atomic war."

"We didn't know what Khrushchev was going to do," adds Gordon Fields, who sailed aboard USS *Abbot*. Fields calls the missile crisis the tensest time of his 22-year Navy career. "It felt like war could have come at any moment."

With 42 medium-range missiles, 24 intermediate-range missiles, 42 long-range bombers, 24 anti-aircraft batteries and 22,000 troops, Khrushchev's Cuban missile base would drastically reduce the time from launch to target, giving Moscow a first-strike capability.

"ExComm" – a special committee of Kennedy's National Security Council – wrestled with how to respond. In many ways, our generation's debates over pre-emptive war in Iraq and Iran echo the ExComm transcripts:

- McNamara advised that airstrikes be launched "prior to the time these missile sites become operational" and warned the president's war council to brace for the Soviet response in Europe "because sure as hell they're going to do something there."
- Similarly, Secretary of State Dean Rusk was concerned about a Soviet move on Berlin and advised Kennedy "to set in motion a chain of events that will eliminate this base ... whether we do it by sudden, unannounced strike or ... build up the crisis to the point where the other side has to consider very seriously about giving in."
- Joint Chiefs Chairman Maxwell Taylor cautioned that even massive airstrikes could "never be 100 percent" effective.
- Attorney General Robert Kennedy scribbled a note that read, "I now know how (Prime Minister Hideki) Tojo felt when he was planning Pearl Harbor."
- After meeting with former President Dwight D. Eisenhower, CIA Director John McCone reported that the old general recommended "all-out military action ... go right to the jugular."

Prayers. Kennedy was ready to do just that. He concluded that he had four options: a targeted strike against the missile bases; airstrikes against air-fields, SAMs (surface-to-air missiles) and "anything else connected with" the nuclear bases; "doing both of those things and ... launching a blockade"; and an invasion. "We're certainly going to do No. 1," he said. So he ordered the military into action.

For the first time since its inception in 1946, the Pentagon shifted Strategic Air Command's readiness status to DEFCON-2, one step short of war. At U.S. bases around the world, as historian Paul Johnson details, "some 800 B-47s, 550 B-52s and 70 B-58s were prepared with bomb bays closed for immediate takeoff." Ninety nuclear-armed B-52s began round-the-clock orbits over the Atlantic. At the height of the crisis, one-eighth of the Air Force was airborne. If the "go" order came, the force planned 1,190 bombing sorties the first day. Sixty warships were dispatched to the waters around Cuba.

Retired Navy Capt. Charles Calhoun, who commanded Destroyer Squadron 6 from the flagship USS *Vesole*, took a call from the Atlantic Fleet at 11 a.m. Oct. 20. "They asked how many ships could be ready to sail on short notice," Calhoun explains. "I told them four within the hour." The response: "Sail two right now." When Calhoun asked where, the answer was clear enough: "Head south."

John Kelleher, a veteran of *Abbot*, remembers his passage south as "anything but uneventful ... we steamed directly into near-hurricane-force winds and seas."

Once on station, the men who served as America's shield during the crisis didn't learn the full extent of Khrushchev's gamble – what Arthur Schlesinger Jr. described as a "roll of the nuclear dice" – until Kennedy's Oct. 22 address. "Initially, we had no idea why we were being sent, no idea the Soviets had introduced nuclear missiles," Calhoun recalls.

He adds that the rules of engagement were in flux even after the president's address, which made for tense moments – and called for quick thinking.

Just after Kennedy's speech, USS *Newman K. Perry* made contact with a Soviet cargo ship and

During the Cold War, U.S. schoolchildren were taught to protect themselves from nuclear attack by practicing duck-and-cover drills in their classrooms. Bettmann/Corbis

AN ERA OF DUCK-AND-COVER DRILLS

During the Cold War, the possibility of nuclear war hung over the United States.

For those who grew up during that time period, the grave threat seeped into the fabric of everyday life in America.

Families built fallout, or bomb, shelters.

Schoolchildren participated in duck-and-cover drills.

Cartoon characters warned children what to do in case of attack.

Now considered somewhat comical, Bert the Turtle starred in "Duck and Cover," a five-minute animated video shown in the nation's classrooms throughout the 1950s and 1960s. Bert demonstrated how to protect oneself in case of attack. His lessons represented the civil-defense measures that this generation took seriously.

While many Americans had been preparing for a nuclear attack for years – from stocking shelters to scanning the skies for enemy planes – the United States never came closer to it than the 13-day standoff known as the Cuban Missile Crisis.

prepared to intercept. Calhoun ordered *Perry*'s skipper to wait and called his commanding officer in Key West for instructions. He never knew how far up the chain of command his query went. But in minutes, the answer came back: "Regarding your last transmission, direct the *Perry* not, repeat not, to intercept."

Cooler heads didn't always prevail, however. At one point, a U.S. warship dropped a depth charge on a Soviet sub.

Still, Calhoun felt reassured by the gathering military might he saw during refueling stops in Key West. "Practically everything we had was in Florida," he explains.

Likewise, Brown recalls flying out of McCoy Air Force Base and seeing scores of warplanes "loaded to the gills."

"We were entirely ready to handle any contingency," Calhoun adds.

Calhoun wasn't the only one to come to that conclusion. As he watched the United States form a fist that October, an awestruck Charles de Gaulle reportedly remarked, "There is really only one superpower."

Even so, a poignant letter McIlmoyle penned to his wife during the crisis reminds us what was at stake: "I know there is only one way you and I want the kids to grow up – and that is free ... It is time to take stock of the possible results if each of us doesn't do his share in stopping the communist tide ... Make sure you say your prayers at night."

Many Americans did exactly that after Kennedy's speech Oct. 22.

Kennedy described Moscow's "transformation of Cuba into an important strategic base by the presence of ... long-range and clearly offensive weapons of sudden mass destruction," ordered a "quarantine," summoned emergency meetings of the OAS (Organization of American States) and the U.N. Security Council, called upon Khrushchev to "eliminate this clandestine, reckless and provocative threat to world peace," and warned Moscow that any nuclear missile launch from Cuba would be considered "an attack by the Soviet Union on the United States, requiring a full retaliatory response upon the Soviet Union."

As Frank Laffredo, who served aboard *Abbot*, recalls, "The message was, 'You're in our hemisphere now, and this is the way it's going to be.'"

Restraint. Khrushchev criticized Kennedy for "piratical measures," but his response gave both time to contemplate their next move. As Schlesinger explained, Kennedy was "arranging the military setting that would make diplomacy effective."

While the Pentagon braced for war, U.N. Ambassador Adlai Stevenson made America's case at the

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Gloria D. Smith, Boydton, VA (Retired Elementary Principal)

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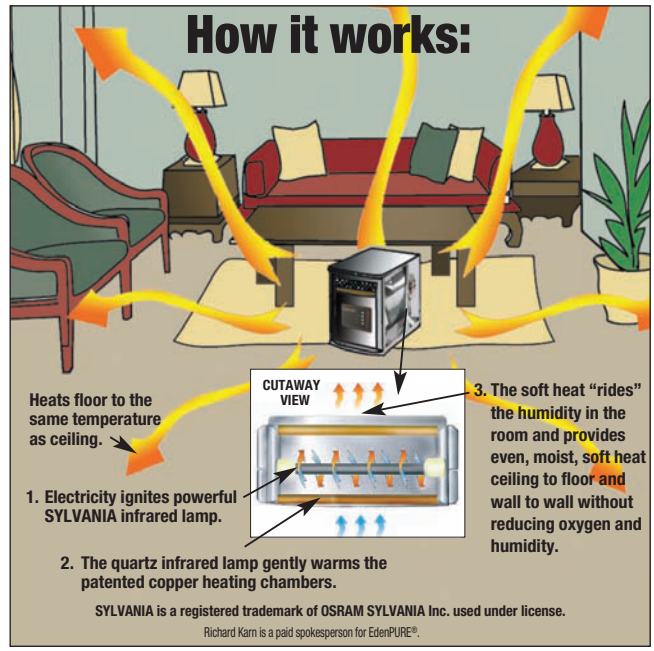

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Cubans examine the wreckage of the U-2 reconaissance aircraft piloted by Air Force Maj. Rudolf Anderson, who was shot down over Banes, Cuba, on Oct. 27, 1962. Bettmann/Corbis

United Nations, famously telling his Soviet counterpart Valerian Zorin, "I am prepared to wait for my answer until hell freezes over." When Zorin balked regarding the missiles question, Stevenson produced the damning U-2 photos, exposing Moscow's duplicity.

The next day, Oct. 26, Khrushchev realized the foolishness of his plan, and sent Kennedy a rambling letter agreeing to remove the missiles in exchange for a no-invasion pledge.

But before Kennedy could respond, events rapidly unraveled. Khrushchev sent another message, this one demanding the removal of Jupiter missiles from Turkey. On Oct. 27, Rudolf Anderson's U-2 was shot down over Banes, Cuba. Brown concedes that things could have veered out of control after Anderson was killed.

"It's hard to say what might have happened," he sighs. "We heard that they might order a surgical strike on that SAM site."

Historian Robert Dallek notes that after Anderson was shot down, the Joint Chiefs began "pressing for a massive airstrike … followed by an invasion."

McIlmoyle and Brown took Anderson's death personally. "I was the primary the day Rudy Anderson got shot down," Brown says, but Brown's air base was "weathered in" that day.

"Rudy and I were friends," McIlmoyle recalls. "He was my boss. He was shot down in the same place I'd been shot at two days before." In fact, McIlmoyle notes that "a lot of us were shot at," but he understands why the military kept a lid on such incidents.

Kennedy, mixing restraint and guile, decided not to respond to the shootdown nor to Khrushchev's second message. Instead, he promised to dismantle the Jupiters a few months later, but only if the Soviets removed their missiles and kept quiet about the deal. On Oct. 28, Khrushchev agreed.

The crisis was over – almost.

Vesole was ordered to inspect outbound Soviet ships. Steaming alongside *Volgoles*, *Vesole* sent a message – in English – to prepare for inspection, which the Soviet vessel ignored. But Calhoun had a trick up his sleeve. During a refueling stop in Key West, he had requested a Russian interpreter. He directed the interpreter to use a bullhorn to hail the Soviet ship – this time in Russian. As soon as the skipper heard the message, "he called back, in English, 'Good morning! We are ready.'" *Vesole* counted five missiles and moved on to another ship.

McIlmoyle and Brown remember Kennedy visiting them "after everything settled down," as Brown matter-of-factly puts it. "He shook my hand and said, 'I'll never be able to thank you enough for bringing those pictures back so we could find a peaceful solution,'" McIlmoyle recalls.

Victory. Historians disagree about the crisis. Dallek argues that Kennedy "prevented a catastrophe." Johnson counters that "it was an American defeat," contending that Kennedy should have demanded "a neutral, disarmed Cuba."

"The whole world was under the impression that Khrushchev had lost," Soviet Ambassador Anatoly Dobrynin later observed. "No one knew about the … missiles in Turkey."

In short, both sides could claim victory: Moscow removed missiles from Cuba, and Washington removed missiles from Turkey. Moscow secured a no-invasion pledge, and Washington forced Moscow to back down. But both sides lost something as well. Moscow suffered a stinging propaganda defeat, and Khrushchev lost the confidence of the Soviet leadership. Out of power 24 months later, he would have plenty of time for vacations on the Crimean Peninsula. And by agreeing to a continued Soviet presence in Cuba, Washington ceded ground on the Monroe Doctrine, which had promoted America's hemispheric dominance since 1823.

Yet given what almost happened, it's difficult to criticize the outcome. The crisis sent the superpowers careening toward an armed conflict that would have mushroomed into nuclear war. Kennedy prevented that by employing a credible threat of force and clever diplomacy – each reinforcing the other – and Khrushchev blinked.

As Calhoun puts it, "We stood our ground and said, 'Get those damn missiles out of there.'"

And that's what happened.

Alan W. Dowd is a contributing editor for The American Legion Magazine. *He writes the monthly "Landing Zone" column at* ***www.legion.org/landingzone.***

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Small Town SOLDIER

The American Legion's national commander, Jim Koutz, is proud to be a Hoosier and a Vietnam veteran.

BY MATT GRILLS

Jim Koutz has lived much of his life on the banks of the Ohio River.

Growing up in Boonville, Ind., he spent weekends beside the water, watching flatboat races and tugboats pushing coal barges. He and his buddies usually had a campfire going, grilling hot dogs and hamburgers while bands played music.

At 16, Koutz got his own lot, eventually owning five acres on the river. But when the Army sent him to Vietnam in 1970, he reluctantly sold the property, fearing he might not return.

"It's probably worth a couple hundred thousand now," he guesses.

After the war, Koutz went back to his beloved Ohio, and nothing has separated the self-described "river rat" from it since. He's upgraded his accommodations – trading his tent for a Vacationer RV – but he hasn't changed. Every chance he gets, he's there watching boats go by and cooking for family and friends.

Except this year. In August, Koutz was elected national commander of The American Legion at the 94th National Convention, capping a 41-year Legion career that began the week he hung up his uniform. His résumé is thick with the titles he's held: post commander, district commander, department commander, district and department membership chairman, national vice commander, chairman of the National Economic and Legislative commissions. For every one of these high-profile positions, Koutz has served in two or three less visible jobs, from Hoosier Boys State chairman to post finance officer.

"I've enjoyed every minute of it," he says. "When I was appointed national vice commander, I thought that was something. This is more than I ever expected."

During his travels, Koutz will be missed at the river and at Boonville Post 200, where he's a life member and respected as a mentor and authority on all things Legion. But his supporters say they've waited a long time to see him don the red cap.

"This is not only an honor for our post, but for Boonville and Indiana," says Ron Byrley, a Marine Corps veteran and Post 200's commander. "We are excited, to say the least."

"We Did Our Job." Tucked away in the southwestern corner of the Hoosier State, Boonville was once known for coal mining and Derr's soda. It's the home of the longest continually running Christmas parade in the country, and where a young Abraham Lincoln – living on a farm with his father 17 miles from town – came to hear court trials and borrow books from attorney John Brackenridge.

"I've never thought about living anywhere else," says Koutz, who knows and is known by most of Boonville's 6,200 residents. As a teen, he delivered their newspapers, caddied for them on the golf course and gassed up their cars. Later, Koutz worked beside them at aluminum giant Alcoa, and as an equipment operator at Amax Coal from 1973 to 1995. He also put in 16 years as Warrick County's veterans service officer.

National Commander Jim Koutz is a life member of American Legion Post 200 in Boonville, Ind. Tom Strattman photo

Koutz's father, George, was a World War II Army veteran. "He never did talk much about where he went or what he did," Koutz says. His father moved to Illinois after he and Koutz's mother, Marjorie, divorced. He died when Koutz was young, and only later did Koutz discover that he'd followed in George's footsteps as county veterans service officer and commander of Boonville Post 200.

Marjorie raised the couple's four children and was serving as director of the local Selective Service board when Koutz's number came up.

"She drafted me," he says. "She cried the day I got on that bus. She acted like it was her fault, but we had to do what we had to do. We didn't dodge the draft. We did our job like we were supposed to for our country."

When Koutz realized he'd be going to Vietnam, he looked up Tom Jones, a fellow in neighboring Lynnville who'd been a prisoner of war. He wanted to know what to expect. "I talked to him about midnight one night," he recalls. "He told me to watch it, because the South (Vietnamese) and the North – you couldn't really tell them apart. The enemy would dress like the South, and that's when they'd get you."

Koutz completed basic training at Fort Knox, Ky., and advanced infantry training at Fort Ord, Calif. In Vietnam, he served with C Company, 169th Engineer Battalion, tearing down jungle and building roads so U.S. troops could get supplies. He was there over a year, returning in March 1971.

Koutz vowed never to forget those who died in the Vietnam War or who, to this day, remain unaccounted for. He drives a black Chevy Silverado with a POW/MIA license plate on the front and a magnetic POW/MIA ribbon on the back. On his wrist, he wears a stainless steel bracelet for Air Force Capt. Robert Willett, whose plane was shot down over Laos on April 17, 1969. And every time he's in Washington, Koutz stops at the Wall to remember his friend Cpl. Lonnie Weisheit of Lynnville, who was killed by enemy fire at Hua Nghia, South Vietnam, on June 21, 1970.

Koutz tours LST 325*, which is docked in Evansville, Ind., as a memorial museum to LSTs and the city's production of the tank landing ships during World War II.* Tom Strattman photo

Koutz and his wife, Vickie, began dating after he returned from Vietnam. They've been married for 40 years. Tom Strattman photo

"Every Day is Veterans Day." Like a lot of returning soldiers, Koutz shook off boos and epithets when he returned to the United States – a stark contrast to the hearty handshakes he got at the Boonville Legion when he stopped by to sign up.

"That was probably on a Wednesday, and by Saturday the old-timers had me in the kitchen, helping cook fish and chicken," he says. "I was one of the Vietnam guys they welcomed. That's the reason I've got so many years on my card."

Koutz became a fixture at the post, exasperating his wife, Vickie. "I fought it for a long time, because he was always there," she says. "I finally decided I couldn't beat him, so I'd join him."

In fact, Vickie has served as a unit, district and department president in the American Legion Auxiliary, and chaired the Poppy, Legislative and Girls State programs. She's currently the national director of Girls Nation.

"I didn't dream I'd get to do the things I've done," Vickie says. "I've met people from all over the United States. And now that I've been a national chairman for a while, I introduce Jim to my friends instead of him introducing me to his."

Still, she's ready for Koutz to take on the Legion's highest office. "He believes in the four pillars, and he's devoted to the programs," she says.

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TOP TEN THINGS YOU DON'T KNOW ABOUT JIM KOUTZ

10. He's the fourth American Legion national commander from the Hoosier State, following Frank Hamilton (1979), George Craig (1949) and Paul McNutt (1928).

9. He met his wife, Vickie, while working at a gas station after he returned from Vietnam. He filled up her car, then asked her out.

8. When his year as national commander ends, he plans to hit the road in his motor home to catch races across the country, from dirt track to NASCAR.

7. His pet peeve? People who aren't handicapped parking in handicap spaces.

6. If he could live anywhere else, he'd pick Speedway, Ind., so he could work at the track.

5. Just before their son, Michael, was born, Vickie sent her husband home from the hospital, believing the delivery wouldn't happen for a while. But the baby came, and Koutz was at the Legion post when he got the call. "We started a Sons of The American Legion squadron that night," he says.

4. Though he's never been on a motorcycle, he promised his post's Legion Riders chapter that he'll ride in next summer's Legacy Run to Houston.

3. On any Labor Day weekend, you'll find him behind his post's industrial-sized grill, happily serving up fish, chicken, pork chops and steak.

2. He's wild about his four-wheeler. When he bought it, Vickie told him, "'If you drive it like you've got some sense, then we'll have fun with it.' And he does – when I'm with him, anyway."

1. Before he had back surgery in the late '70s, doctors asked him to remove the POW/MIA bracelet he's worn since 1969. "You either figure out a way to keep it on," he replied, "or I don't do the surgery."

Vickie's brother, Rick Fortune, says that when it comes to serving veterans, few people are Koutz's equal.

When a mutual friend – a Navy veteran – developed a growth around his larynx and couldn't get help, Fortune called Koutz, who had just stepped into the role of county veterans service officer.

"He said, 'You tell Bud to come see me right now,'" Fortune says. "Long story short, Jimmy got it arranged for him to go to a VA clinic somewhere, and they got the growth out. That man's alive today because of him. I love my brother-in-law dearly. He has a big heart. He's always out to help people."

Brad Downing, one of Koutz's childhood friends and maintenance chief at the Warrick County Courthouse, calls Koutz a "super guy." Busy as he was helping veterans with their claims, he always found time to replace the U.S. flag atop the courthouse, shovel snow and hang Christmas lights, Downing says.

Over the years, Downing saw hundreds of people enter Koutz's office with questions and leave with answers.

"He worried a lot about getting disabled veterans the help they need," he says. "He went way beyond his duties to take care of them."

That fire was lit during Koutz's time in the Army, when he came across some articles about what The American Legion's service officers were doing for wounded Vietnam War veterans.

"I read about it and figured I could be of help," he says. "Our service officers still do a wonderful job for veterans. You don't even have to belong to the Legion. They'll take care of you."

As national commander, that's the kind of commitment Koutz says he'd like to inspire in other Legionnaires. "My slogan is 'Every day is Veterans Day," he says. "I believe that. Every day we've got to work for veterans."

Matt Grills is managing editor of The American Legion Magazine.

Follow National Commander Jim Koutz online:
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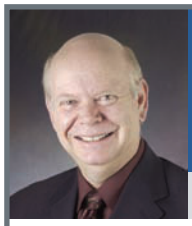

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MISSION POSSIBLE

Team Rubicon's rapid response to natural disasters gives combat veterans the challenge they crave.

The moment he saw the destruction on TV in January 2010, former Marine scout-sniper Jake Wood knew he had to get to Haiti. He called a few friends, posted a quick note on Facebook – "I'm going to Haiti. Who's in?" – filled some duffel bags with first-aid supplies and headed for the airport. *Team Rubicon was born.*

BY KEN OLSEN

Following Haiti's earthquake, William McNulty helped run a makeshift emergency room in Port-au-Prince. Photo courtesy Team Rubicon

Forty-eight hours later, Wood joined seven other volunteers – Marines, firefighters, physicians, a priest and a former Special Forces medic – at the Santo Domingo airport in the Dominican Republic and headed for the Haitian border. Six days after the magnitude-7 earthquake devastated the region, they were running a makeshift emergency room in the courtyard of Port-au-Prince's largest hospital.

By the end of the mission, Team Rubicon had treated thousands of Haitians and started a rapid-response group that has since dispatched combat veterans to natural disasters from Alabama and Indiana to Burma and the Sudan.

"I self-responded to Hurricane Katrina with a buddy from high school, and I saw how poor the response could be when things got overwhelming," Wood says. "No one is better qualified than veterans to do this. This is an opportunity for them to feel like a part of a team, to engage in a mission. This is the opportunity I've been looking for since I took off the uniform (in 2009)."

Disaster Business. Before the Haiti disaster, neither Wood nor Team Rubicon co-founder William McNulty had considered using relief work to help veterans transition to civilian life. In fact, McNulty had never met Wood when he telephoned him to say, "I'm in" after seeing Wood's Facebook post about going to Haiti.

Wood was taking college classes and applying to MBA programs following deployments to Iraq and Afghanistan. The 6-foot-6-inch former University of Wisconsin left tackle wasn't sure where business school was taking him. Banking, perhaps. "I was hoping to discover an entrepreneurial opportunity," Wood says. "I was going to graduate school to give myself two years to figure out what that plan would be."

McNulty was working in the intelligence community after two tours with a private contractor in Iraq. Dissatisfied, the former Marine formed a production company, bought the rights to ex-CIA officers' stories and geared up to make his first film. "Never did I set out to start a disaster-relief organization," McNulty says.

Haiti rewrote the script.

The aftermath of the earthquake was horrific: children with crushed limbs, the smell of gangrene, the urgency of amputations. Death. The pressure of being the only relief effort in the area.

"We were all going through something," McNulty says. "We didn't realize it was going to have a huge impact on our lives." By the second day at the hospital, he was so overcome with despair that he stepped outside and cried.

But there was promise as well. Team Rubicon's ranks grew every day. Ten doctors and nurses from Chicago arrived with two and a half tons of medical supplies. McNulty managed to get the supplies from the airport to the hospital despite a U.S. Army officer who tried to seize them for the American embassy. Clay Hunt – Wood's best friend from the Marines – tracked the team down in the chaos of Port-au-Prince on the third day with nothing more than GPS coordinates, and started changing bandages, casting fractures and fashioning crutches from tree branches and duct tape.

"You could see tangible results," McNulty says. "You knew the work you were doing on a child was going to save a life. That's very important to veterans of Iraq and Afghanistan."

On their fourth day in Haiti, McNulty turned to Wood and said, "Jake, I think we have a model." An attorney and former Marine following Team Rubicon's work on the Internet also thought there was a future for Wood's and McNulty's approach to disaster relief.

"My dad was kind of running things for us back home," Wood says. "On Day 6, he called to say, 'Some lawyer just incorporated you as a nonprofit group.'"

Bridge the Gap. Team Rubicon initially focused on replicating its Haiti blueprint by pairing military veterans with medical volunteers and getting them to disaster scenes while the larger, more established groups were still mobilizing. A month after the devastation in Haiti, Chile suffered one of the largest earthquakes ever recorded. Wood, McNulty, Hunt and other volunteers headed to South America and again showed that their model worked. However, there was less demand for their skills because Chile was better prepared to deal with natural disasters. Team Rubicon decided to focus on underdeveloped countries, particularly places where other groups didn't feel comfortable sending volunteers.

"We're getting young, hungry military combat veterans," Wood says. "Everybody has the mindset that there's nothing they can't do."

Team Rubicon has sent combat veterans with trauma expertise to Burma to train medics in a region that suffered violent government repression. It returned to Haiti when a cholera epidemic ripped through the country. It performed a monthlong medical mission in South Sudan. It sent a team to Pakistan to help flood victims. The list goes on.

"You knew the work you were doing on a child was going to save a life. That's very important to veterans of Iraq and Afghanistan."

William McNulty, Team Rubicon co-founder

Team Rubicon has bridged the gap between a disaster and the time when more established aid groups were able to respond. The group travels light, and hires locals rather than trying to fly in enough vehicles, equipment and personnel to take care of every imaginable need. "I think the biggest difference is what happens when we hit the ground running," Wood says. "A lot of organizations set up tents and white boards and do risk analysis. We do our analysis on the fly, just like they teach us in the military."

Marine Corps veteran Jake Wood treats a Haitian woman who suffered a head injury. Photo courtesy Team Rubicon

At every turn, the team relies on personal connections and persistence to gain access to disaster scenes: the childhood friend who played squash with the Pakistani doctor who knew the Pakistani ambassador to Japan who could connect them to the Pakistani ambassador to the United States. The Alabama doctor whose uncle knew the Tuscaloosa fire chief and could direct them to where help was most needed. The Haitian ambassador who took McNulty at his word and wrote letters in both Spanish and French Creole guaranteeing their safe passage across the Haitian border.

Renewed Purpose. Veterans who struggle to find their place after leaving the military thrive with Team Rubicon. Hunt – Wood's scout-sniper partner – seemed to only find relief for his PTSD and depression when he was on missions.

"I cannot tell you how good it feels to be able to go into a rubble-strewn city in a Third World country and to be able to do good without having to worry whether or not everybody around is about to start shooting at you," Hunt wrote after his third trip to Haiti. "I found a renewed sense of purpose within myself that has been missing since I separated from the (Marines). I found myself in the company of a band of brothers once again, which has been absolutely priceless to me."

People noticed the difference in Hunt, who grieved the loss of four close friends in combat and was frustrated by his battles to get help from VA.

"It was such a good fit," says Hunt's mother, Susan Selke. When he came back from missions, "he was on top of the world."

But the PTSD and the depression were too much. Hunt killed himself in March 2011, not long after the Houston VA hospital sent him home without filling his new antidepressant prescription, telling him they would mail it to him in two weeks.

Team Rubicon reeled.

"It wasn't until Clay killed himself that we took a hard look at what service meant to a veteran – a sense of purpose, of self-worth," McNulty says. "Things veterans lose when they take the uniform off."

Wood and McNulty realized that the organization had to engage more veterans more often, and in their own communities. Team Rubicon had to perform disaster relief at home.

'HEALTHY CONVERSATION'

At the end of each workday in earthquake-ravaged Haiti, Jesuit priest Jim Boyington asked Team Rubicon volunteers to share something they had learned that they would carry with them the rest of their lives. So began a tradition of evening reflections that is a part of Team Rubicon missions.

"Veterans really open up at the end of the day," says Jake Wood, president and co-founder of the disaster response group. "There is an opportunity there to really reach guys for the first time in a peer-to-peer capacity."

Joanne Dennis, Team Rubicon's program development director, is working with Weill Cornell Medical College and Suicide Prevention Initiatives to develop peer-counseling training for the organization's volunteers. The goal is to help combat veterans negotiate the complex and often difficult transition to civilian life. The program is also aimed at veterans who are interested in exploring the counseling profession, Dennis says.

There's a significant need. An estimated 18 veterans kill themselves every day, says William McNulty, Team Rubicon's co-founder. About 37 percent of veterans self-report PTSD. However, the real numbers are higher, he says.

Team Rubicon plans to offer its first peer-counseling program this fall in New York City. Each veteran who participates will be paired with a licensed mental health professional, giving the latter an opportunity to learn more about the issues veterans face, Dennis says.

Wood remains cautious.

"This is tricky," he says. "Veterans may not recognize they are looking for a sense of self-worth. We lose credibility with veterans who are going for the excitement if it becomes known that we are deploying peer counselors."

Nonetheless, Team Rubicon missions are a valuable opportunity to help military veterans with a critical part of reintegration. The group's volunteers feel more comfortable talking about their Iraq and Afghanistan experiences while sitting around a campfire with other veterans than when sitting in a therapist's office, Dennis says.

"PTSD is a continuum," Wood adds. "The vast majority of people are on that continuum. Having a healthy conversation among your peers is a good thing."

Wood, McNulty, Jermaine Nelson and Clay Hunt, from left, stop for a photo after their flight back from Haiti. Photo courtesy Team Rubicon

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A dozen missions in, Wood is convinced that Team Rubicon makes a difference in veterans' lives. Photo courtesy Team Rubicon

A month after Hunt killed himself, a tornado ripped through Tuscaloosa, Ala. Team Rubicon Domestic was born.

Twenty-five volunteers turned out to tarp roofs, remove trees and clean up debris. "That jump-started what became our flagship program," Wood says.

The work was just what J.C. McGreehan needed. "My transition from the military was pretty difficult," says McGreehan, who served in the Army. "I had this incredible gap in my life. Just knowing you have even five minutes of positive impact on somebody's life is so rewarding."

FOR AIR FORCE VETERAN, CHALLENGE TRUMPS COMFORT

Nicole Green is walking away from her secure six-figure salary at a Washington consulting firm for a far more austere and uncertain future at Team Rubicon.

That says everything about the quality of people the veterans group attracts, not to mention Green's dedication to helping veterans find a meaningful place in the civilian world.

"She would rather have something that gives her purpose," says Joshua Webster, Team Rubicon's personal and training director, who Green is replacing as he returns to active duty with the Army. "It's amazing we have people willing to do that."

The decision was easy for Green.

"Team Rubicon has given me a much more tangible sense of accomplishment," she says. "It's given me a peer group I didn't realize I was missing as much as I was."

Green had plenty of other options. An Air Force Academy graduate, she served as an intelligence officer in Iraq early in the war. She left the military in 2006 and taught English in Russia while earning her master's in diplomacy with a focus on conflict resolution. Green then moved to Washington to work as a management consultant for Deloitte Consulting.

"She's the type of person you look at and think you'd never be able to afford to hire because she's so intelligent, successful and accomplished," says Jake Wood, president and co-founder of Team Rubicon. "Fortunately for us, Nicole has a deep passion for Team Rubicon and our mission. She's willing to sacrifice some of the comforts afforded her pedigree to join our team."

Green is like a lot of the talent Team Rubicon attracts. Army veteran Matt Pelak volunteers as the group's field operations director when he's not working as a firefighter/paramedic in Poughkeepsie, N.Y., or serving with the National Guard. Dan Fong, a Denver-area firefighter/paramedic field instructor, donates his time as a regional coordinator and counts himself lucky to be able to work with a rapid-response effort even though he has no military background. Dr. John Sutter volunteers as chief medical officer between shifts at a hospital in Bethel, Alaska, and a homeless clinic in New York City.

"Everybody I've met in the organization is trying to do something outside of themselves and outside the norm," Sutter says. "I believe in the mission, and everybody I've met along the way is going to be a friend for life."

Like many people, Green's connection to Team Rubicon involves the late Clay Hunt – one of the group's original members. She met Hunt and Wood during a veterans lobbying week on Capitol Hill in 2010, soon after they returned from Team Rubicon's first Haiti mission.

Pelak recruited Green after Hunt, haunted by PTSD and depression, killed himself in late March 2011. "At Clay's funeral, Matt walked up to me and said, 'You have a level head. You are good in a crisis. You should join.'"

A month later Green was part of the team's response to the tornadoes in Tuscaloosa, Ala., followed almost immediately by a mission to the tornado-ravaged Joplin, Mo., area. Next came Hurricane Irene on the East Coast.

"It's a call to action that immediately engages every veteran," Green says. "It gives them a purpose, a focus, a sense of pride. They tell me, 'This gives me a reason to be proud to be a veteran.'"

Nicole Green joined Team Rubicon's relief efforts following devastating tornadoes in the South. Photo courtesy Team Rubicon

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> **"No one is better qualified than veterans to do this … This is the opportunity I've been looking for since I took off the uniform."**
>
> **Jake Wood,** Team Rubicon co-founder

As Team Rubicon helped untangle Tuscaloosa, the veterans' cellphones began ringing with the news that Osama bin Laden was dead.

"There was an outpouring of emotion from these normally stoic Marines," says Dr. Alan Ogles, a family physician in Ashland, Ala., and a Team Rubicon volunteer. "That was a night I won't forget," he adds as he recalls the scene at his family's hunting camp, where the team was staying. "There were shots of bourbon and pistols fired in the air in honor of Clay Hunt."

Four weeks later, another tornado hit Joplin, Mo. Nicole Green found herself knee-deep in debris with Team Rubicon for the second time in two months.

"At the end of the day, I was exhausted and dirty from working with my hands," says Green, who works as a management consultant in Washington. "But I did something that made a difference in other people's lives. That's something I wasn't getting in my day job."

Team Rubicon's volunteers have positioned themselves as specialists in their field.

"There's a massive gap in this country when it comes to disaster relief," says Matt Pelak, field operations director. "The Red Cross and the National Guard don't go out and get dirty cutting down trees and tarping people's roofs."

And who better than America's veterans to answer the call?

"Veterans need challenges and opportunities," Wood says. "It's foolish not to tap them for disaster response."

McNulty says that Team Rubicon's disaster relief missions help combat veterans rediscover their sense of purpose and self-worth. Photo courtesy Team Rubicon

Sustaining Success. Team Rubicon recently moved from its founders' apartments into a spare warehouse near Los Angeles International Airport, where the windows rattle when jets swoop in to land. The organization has a well-stocked mission locker and is recruiting regional directors. The number of volunteers tripled in two months last spring. And Team Rubicon's model for helping veterans while helping disaster victims is gaining recognition. Veterans advocates have inquired about establishing similar relief programs in Australia and Norway.

Nevertheless, Team Rubicon struggles to keep the lights on and provide meager salaries for five staff members. Donors step forward to help send Team Rubicon to natural disasters here and abroad. But the organization's rules require that any portion of a donation not spent directly on disaster relief be returned to donors or used for future missions. None of it can go for overhead.

Meanwhile, Team Rubicon's founders have emptied their bank accounts and maxed out their credit cards as efforts to find funding have faltered. "We've gotten turned down for grants because people think we're too well established," McNulty says. "It's frustrating."

Team Rubicon is living on a small grant from Google while it looks for ways to sustain its mission. But Wood remains as undaunted as the day he announced his Haiti trip. "I'm obsessed with the idea that Team Rubicon can make a difference in the lives of veterans," he says. "We're sitting on a gold mine of energy and enthusiasm and talent."

Ken Olsen is a frequent contributor to The American Legion Magazine.

teamrubiconusa.org

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A MAP FOR THE GAP

Whether retirement is far off or just ahead, start fashioning an income plan.

BY J.J. MONTANARO

Sure, most Americans dream of the day they can quit the daily grind and slip into a comfortable retirement lifestyle. Unfortunately, that dream is ever more difficult to achieve.

In a survey released earlier this year, the Employee Benefit Research Institute found that only 14 percent of Americans feel confident about their financial security during retirement. Put another way, 86 percent of Americans are concerned about their prospects for a financially comfortable retirement. This reality demands a proactive approach to retirement planning – specifically, to retirement income planning.

A comprehensive retirement income plan can provide an accurate assessment of where you stand relative to your retirement goals. Such a plan can also reveal opportunities, help optimize savings plans to meet income goals, and help eliminate unwanted surprises.

In its most basic form, the retirement income plan has four steps:

Project, or evaluate, expenses. This approach is largely dictated by your age. For those with decades to go before retirement, a ballpark estimate might be all that is needed. Rules of thumb like "anticipate spending 80 percent of pre-retirement income during retirement" can be a good place to start. However, if you are already retired or close to it, a detailed listing of actual or expected expenditures is a far better foundation upon which to plan your savings and income strategies.

Regardless of your age or the method chosen, the importance of this exercise cannot be overstated. In the end, the results of this expense projection are at the very core of the retirement income plan because they will determine the adequacy of your assets and the likelihood of being able to sustain your desired standard of living.

Assess income sources. Armed with an accurate list of expenses (or at least a solid estimate), it's time to pull together a list of what is, or will be, coming in on the income side of the ledger. It's important to capture all expected fixed income streams like Social Security, military retirement, and government, corporate or state pensions. Note that income from savings and investments is intentionally excluded from this list. Those will enter the picture later.

If you've already retired, the amount of these income streams will of course be readily available. Otherwise, the Social Security Administration's website, **www.ssa.gov**, offers retirement benefit estimates, as well as the ability to view annual statements online (the Social Security Administration discontinued the mailing of paper statements this year). On the corporate side, personnel offices can typically provide retirement or pension figures, and DoD has a number of handy retirement calculators at **militarypay.defense.gov**.

Crunch the numbers. At this point, the makings of a full-blown retirement budget are in hand, and

typically the assistance of a financial professional or retirement planning software is necessary. An analysis of income and expenses will reveal either a surplus or, in many if not most cases, a deficit. Then the real work begins.

Fill the gap before, and during, retirement. If your retirement is still far away, closing the gap between retirement income and expenses will primarily be a function of your retirement savings and investment strategy. There are a host of calculators available online, including those at **USAA.com**, to assist in determining what it will take to accumulate enough to bridge the gap between income and expenses. This could also be an ideal time to enlist a professional to assist you with the planning.

In most cases, the primary outcome of the process will be to increase what is being saved for retirement. Necessary corrective actions will be identified, and you can start implementing the plan while there is still adequate time to address any shortfalls.

On the other hand, the analysis and your personal situation may indicate that your current plan is not realistic and that there is no way to bridge the gap. If that's the case, adjusting your retirement date and/or lifestyle may be the only option. While not a pleasant conclusion, it's better to know this early than to be surprised on the brink of retirement.

During retirement, a shortfall requires immediate attention. In the best-case scenario, it can be addressed by utilizing accumulated retirement investments and savings through implementation of one of the methods discussed below. If this isn't possible, it's time to work both ends of the budget equation and begin reducing expenses.

One of the benefits of the retirement income process is that a clear listing of expenses that now exist may offer opportunities for savings. It could mean downsizing your living accommodations, reducing your transportation costs, or just tightening the belt on discretionary expenses like dining out, entertainment, and cable and wireless plans. The opportunities to reduce the size of the gap will vary by situation.

On the other side of the equation, one of the most straightforward ways to fill the gap is to utilize income from investments. Interest, dividends and capital gains can often be collected and pooled in a money market account, or sent directly to a checking or savings account.

For some people, another option to fill the gap could be to purchase an income stream via an income annuity. Essentially, a lump sum is utilized to purchase an income stream that can last as long as either an individual or a couple is alive. This tactic requires relatively little work or ongoing management, and offers the peace of mind that comes with knowing that your income stream cannot be outlived. Perhaps the biggest drawback of this tactic is that once it's put in place, it can be difficult – if not impossible – to undo or change.

If your investment income is inadequate or an income annuity is not a feasible or acceptable solution, another option is the three-bucket strategy:

- Place the equivalent of two years of "fill-the-gap" expenses in stable investments like savings, money-market or short-term CD accounts.
- Allocate the funds necessary to fill the gap for years 3 to 7 to a mix of cash and bond investments. This bucket is designed to be relatively stable, but also to achieve a slightly higher rate of return than the first bucket.
- Invest the remainder of funds for longer periods of time, such as seven or more years, allocating them to a mix of stocks, bonds and cash.

Be sure to consult with an investment adviser to determine the appropriate mix based on your specific goals, objectives and circumstances.

Thus far, the discussion for filling the retirement income gap has focused on financial assets and expense. But another alternative may be to increase your income through a return to the workforce. Working even part time can yield substantial benefits. For example, a part-time job that yields $500 per month, or $6,000 a year, will produce the same pretax income as a $150,000 bond portfolio yielding 4 percent.

Finally, though not always available or suitable, you could tap your home equity to provide income or supplement one of the other strategies via a reverse mortgage. Historically an expensive option, the introduction of the Federal Housing Administration's Home Equity Conversion Mortgage (HECM) Saver in 2010 provided a more cost-effective means of turning home equity into a component of the retirement income plan.

The process of developing a sound retirement income plan can provide the peace of mind that comes with knowing that a stable financial future is a reality, or the understanding necessary to take the corrective actions required to avoid financial catastrophe. A little planning today can help you exit the grind without falling into the grinder.

J.J. Montanaro is a certified financial planner with USAA Financial Planning Services, one of the USAA family of companies. USAA is The American Legion's preferred provider for financial services.

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Jim Davis

Cartoonist, creator of "Garfield"

Davis was born in 1945 to a Hoosier farming family that kept 25 cats. Asthma often kept him indoors as a child, but his mother encouraged him to pass the time by drawing. After college, Davis got a job as assistant to a syndicated cartoonist, and started dreaming up a character for a strip of his own. "Garfield" – starring a gluttonous, wiseacre cat named for Davis' grandfather – debuted in 1978 and has become the world's most widely syndicated comic strip. Davis' oldest son, James, served with the Marine Corps in Iraq and Afghanistan.

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[VERBATIM]

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"Not only can Congress kick the can down the road, I think we've got special gym shoes for can-kicking."

Sen. Carl Levin, D-Mich., chairman of the Senate Armed Services Committee, saying he's confident that Congress can avert an additional $500 billion in defense cuts that would be enforced under sequestration

"The days of George Jetson getting in the vehicle, saying 'To the office' and then reading a newspaper, we don't envision for an awful long time."

Tom Baloga, BMW's U.S. vice president of engineering, on a report that self-driving cars could hit showrooms by 2019. Though more automakers are developing semi-autonomous features for vehicles, Baloga says consumers still prefer the idea of human drivers.

"Far better it is to dare mighty things, to win glorious triumphs even though checkered by failure, than to rank with those poor spirits who neither enjoy nor suffer much because they live in the gray twilight that knows neither victory nor defeat."

Theodore Roosevelt, 26th president of the United States (1858-1919)

Sources: NBC, *Air Force Times*, Reuters

[LIFESTYLE]

DOGGED DETERMINATION

Marine Corps veteran Nick White makes his living training household dogs to have the same level of discipline as their military counterparts.

BY JACKIE ROTHENBERG

The Greater Swiss Mountain dog that took home the coveted prize for best in breed at the Westminster Kennel Club Dog Show this year wouldn't pay much attention when his owner spoke.

"George is a very large and very strong adolescent male," Nancy Kechner explains. "He can pull 3,300 pounds. So when he decided he was going to go see something, you sort of got dragged around by him."

Kechner brought George to meet Nick White, a Marine Corps veteran who runs an off-leash dog-training business in northern Virginia.

"We can make any dog, any size, any age or any breed have amazing obedience," White says. Although dogs of war and their civilian counterparts may seem to have little in common, he says that with training, household pets can be taught the same level of discipline as military working dogs.

Now, Kechner says, George is a much better listener and is more under control.

White found his calling early in life, when, as a child in Urbana, Ohio, he taught the family dog tricks. But his interest was especially piqued by the military, where he was impressed by the dedication, loyalty and intelligence of deployed canines.

White enlisted in the Marines at 18, fresh out of high school. His unit was the first to enter Fallujah in 2004, where Operation Phantom Fury encountered some of the heaviest fighting Marines had seen since the Vietnam War.

As bomb-sniffing dogs braved the urban terrain, White realized that their precision military training could make the difference between life and death for him and his fellow Marines.

"It really makes you think," he says. "If it weren't for them, we would just have to take a gamble. They truly are heroes."

"These dogs are risking their lives out there on the front lines just as much as the Marines," White says of the four-legged troops that can hold rank, are awarded medals and receive military funerals.

After the Marine Corps, White worked for the Secret Service, on details for presidents Barack Obama and George W. Bush, and Vice President Dick Cheney. His interest once again went to the dogs, which were trained in bomb detection and apprehension to protect the presidents and vice president.

After working unofficially with dogs and their handlers in both the military and government, and learning everything he could on his own, White started training dogs on the side while still with the Secret Service. He did demonstrations in dog parks and placed ads in local trade magazines, then left the agency in 2010 to follow his dream.

More than two years later, Off-Leash K9 Training is thriving. The main facility in Virginia has spawned locations in North Carolina, New Jersey, Pennsylvania and California, and White is hoping to oversee franchises nationwide.

He and his staff, which includes other former Marines, provide dogs and their owners with private lessons. After basic obedience training consisting of general commands such as "sit" and "heel," clients can opt for more advanced classes.

White maintains that 98 percent of all dogs can be trained. Puppies can

start at 10 weeks and move on to more formal training at five months. And he believes that no dog is too old to learn.

White contends that most of the behavioral problems he sees in dogs stem from owners who don't know how to train them.

"It takes more time to train the owner than the dog," he says.

White's enterprise gives him a way to combine his love of dogs and his military training. He works to enhance the lives of both dog and owner, and to create a strong bond between the two.

Dogs benefit from training by gaining lifelong freedom from a leash. And their owners gain freedom as well – to take their dewy-eyed companions to the beach, on vacation and elsewhere without worrying that they'll misbehave or, far worse, dart into traffic and get hit by a car.

"It makes the dog's life much happier and makes the person appreciate and enjoy the dog more," he says.

Trainers often see frustrated dog owners who are ready to give up and take their pooches back to the pound. But after training, White says, "many owners tell us, 'Thank you for making me love my dog again.'"

"Now they can really be part of the family, as they were originally intended," he says.

Kechner echoes those sentiments, saying, "George is a really happy dog now. He's very sensitive and when we'd yell at him he was always very sorry, but didn't know what for. Now that we can achieve what we want together, we're a team."

Similarly, Jeremy Brewtton is enjoying more quality time with Roxie, an Alaskan Malamute.

"She seems like a totally different dog, in a good way," says Brewtton, a Navy officer stationed at the Kennedy Irregular Warfare Center in Washington. "When I first got her, she was timid and very flighty. I barely trusted her even with her leash on. Now, I can take her to the dog park, a baseball game or a crowded event without a leash and I'm not worried about it."

"I now have full confidence whenever I take my dog out, and having that peace of mind is a huge burden off my shoulders."

White, meanwhile, continues to maintain that there is no such thing as a bad dog. Dog owners are another story, and he's working on that.

Jackie Rothenberg is a writer living in New York.

Marine Corps veteran Nick White trained dogs on the side while working with the Secret Service, and started Off-Leash K9 Training in 2010.

Photo by Carina Thornton/Fuzzypants Pet Photography

[WAR ON TERROR]

Afghanistan's Pentagon

The United States is spending nearly $92 million on a new headquarters for Afghanistan's military. Some have dubbed the five-story building "Afghanistan's Pentagon." When then-Afghan Defense Minister Abdul Rahim Wardak requested a bigger office for himself – at a cost of $300,000 – "he got a firm 'no' in response," according to a *Washington Post* report.

[MILITARY AFFAIRS]

Green Marines

The U.S. Naval Research Laboratory, MicroLink Devices, Design Intelligence and the Marine Corps Expeditionary Energy Office are collaborating on new lightweight solar panels to help Marines stay powered up while deployed. The mobile solar power system (MSP) uses a thin sheet of photovoltaic cells to recharge lithium-ion batteries and the like, AOL Energy reports. The system's development team contends that the MSP and other renewable-energy options could help the Marine Corps reduce fuel consumption per Marine by a whopping 50 percent – and cut the total weight they haul on their backs by about 200 pounds.

[FOREIGN AFFAIRS]

Target: Beijing

With an eye on China, India has decided to purchase 126 fighter-bombers from France, added a new nuclear-powered submarine to its fleet and taken steps toward deploying an aircraft carrier. These acquisitions help make India the world's top arms importer, AP reports.

India has also formed two new infantry divisions with mountain-warfare specialties, and has established a military partnership with Vietnam. Most telling, the country has tested a new missile, the Agni-V, with a range of 3,100 miles. The Indian press has dubbed the Agni-V the "China killer," MSNBC reports.

"The Indian military is strengthening its forces in preparation to fight a limited conflict along the disputed border, and is working to balance Chinese power projection in the Indian Ocean," James Clapper, the U.S. director of national intelligence, told the Senate this year.

[FOREIGN AFFAIRS]

AP

China's military expands reach

The Pentagon's latest report on China's military power concludes that the country is spending 11.2 percent more on its military this year than it did in 2011. Between 2000 and 2011, the military budget grew by an average of 11.8 percent per year. The Pentagon estimates China's total military-related spending for 2011 at between $120 billion and $180 billion.

"China's military modernization is, to an increasing extent, focusing on investments in military capabilities that would enable China's armed forces to conduct a wide range of missions, including those farther from China," according to the report. These include upgrades to the B-6 bomber fleet (adapted from the Soviet Tu-16) "with a new, longer-range variant that will be armed with a new long-range cruise missile," a new stealth fighter-bomber, long-range transport and logistics capabilities, 79 principal surface combatants, 50 submarines, and 51 amphibious and medium landing ships. As if to underscore its reach, "China evacuated approximately 36,000 Chinese nationals from Libya during the uprisings." In addition, the Chinese navy deployed its 10th task force to fight pirates in the Gulf of Aden.

Beijing is pouring increasing sums into advanced cruise missiles, short- and medium-range conventional ballistic missiles, anti-ship ballistic missiles and cyberspace capabilities. Many of these assets "appear designed to enable anti-access/area-denial (A2/AD) missions." One is a missile with a range of 1,500 kilometers, capable of attacking large ships, "particularly aircraft carriers in the western Pacific Ocean." In other words, these assets are apparently focused on the U.S. Navy's ability to come to the aid of allies in Australia, Indonesia, Taiwan, the Philippines, South Korea and Japan.

[FOREIGN AFFAIRS]

Nazi war criminal, 97, headed for trial

Getty

Hungarian authorities have arrested a man they believe is one of the last surviving Nazi war criminals. László Csatáry is accused of sending some 16,000 Jews to their deaths while governing a Jewish ghetto in present-day Slovakia, according to AFP.

Csatáry was arrested in Budapest, interrogated and placed under house arrest to await trial. He is said to be in "good physical and mental health," according to the prosecutor. AFP reports that Csatáry was condemned to death *in absentia* by a Czechoslovakian court in 1948, but had already escaped to Canada, where he lived until the 1990s, at which time he was stripped of citizenship and returned to Europe.

Csatáry, now 97, at once claimed innocence and yet admitted he was "obeying orders," prosecutors said.

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[SHOOTING SPORTS]

Legion crowns two national air rifle champions

Colt Gross of North Augusta, S.C., won the Precision championship title at the 22nd American Legion Junior 3-Position Air Rifle National Championship in Colorado Springs, Colo., on Aug. 11, scoring 2,457.5 out of a possible 2,509.

Cody Sanchez of Los Lunas, N.M., captured the Sporter title, shooting 2,330.2 out of a possible 2,509.

Each champion received a $2,500 college scholarship donated by Sons of The American Legion.

The win is Sanchez's third national title in two years, and he said the victory was his birthday wish for his mother, Victoria.

"I won this competition for her," Sanchez said. "My mom is my coach, and the main thing she tells me is, 'You got this.'"

Air rifle shooting requires great concentration, as it's a "head game," said Gross, who found himself leading in points for the first time. Lining up for the finals, "I had to repeat in my head that it's only me, my rifle, and my target," he said.

"It feels so good (to win) because I haven't won a national championship before. This event is important to me because there's only 14 other Precision (competitors), and usually there are around 80 or so in other competitions."

Precision national champ Colt Gross, left, and Sporter champ Cody Sanchez

Sean Crosier photo

Top finishers, Precision

1. Colt Gross, 2,457.5, North Augusta, S.C., sponsored by Post 71
2. Alan Agnew, 2,451.9, Puyallup, Wash., sponsored by Post 167
3. Patrick Sunderman, 2,451.8, Anoka, Minn., sponsored by Post 102
4. Joshua Black, 2,435.4, Yorktown, Va., sponsored by Post 233
5. Mitchell Van Patten, 2,433.8, Meridian, Idaho, sponsored by Post 113

Top finishers, Sporter

1. Cody Sanchez, 2,330.2, Los Lunas, N.M., sponsored by Post 85
2. Rachael Schoenrock, 2,319.7, Beatrice, Neb., sponsored by Post 27
3. Hunter Cushman, 2,310.2, King George, Va., sponsored by Post 89
4. Todd Mazur, 2,303.9, Killeen, Texas, sponsored by Post 22
5. Iran Rodriquez, 2,277.2, Zion, Ill., sponsored by Post 865

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[LEGIONNAIRES IN ACTION]

Lodge an open-sky oasis for vets

Wilwin Lodge, a retreat center run by the Legion's Department of Michigan, gives returning veterans an opportunity for recuperation and relaxation deep in the woods of Michigan's Upper Peninsula.

Built in 1914, the center's historic lodge and the sprawling woods surrounding it were donated to the Michigan American Legion two years ago by Bob Considine, a Legionnaire and Korean War veteran. Caretakers from the department maintain the lodge, and are actively seeking funding to ensure that the property fulfills Considine's vision of becoming an open-sky oasis for veterans dealing with post-traumatic stress or who simply need a break from the demands of life.

"The silence out here is deafening," says Lou Oberle, a Legionnaire and member of Wilwin Lodge's board of directors.

Currently, Wilwin depends on funding from the Department of Michigan, but its administrators are soliciting donations from veterans supporters and other organizations so that the lodge can become self-sustaining within three years. Long-term plans include the construction of more guest houses and cabins.

Eldon Lindsay photo

"The folks here have done a really good job in two years, from the time they've acquired the property to now, in making improvements," says Past National Commander Fang Wong, who visited Wilwin Lodge during his time in office. "I'm very impressed."

www.wilwin.org

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[ACTIVE DUTY]

At 60, B-52 bomber 'not getting older, just getting better'

BY ROGER MEYER

The B-52 Stratofortress bomber is the world's longest-serving military aircraft. In fact, one of the Air Force's recruiting slogans jokingly says, "Fly the plane your grandfather flew."

While more recently designed aircraft, including the B-58 Hustler and the FB-111, were retired years ago, the B-52 is expected to remain in service until at least 2045. That's 93 years after its first flight, and an unprecedented length of service for a military aircraft. Executives at Boeing, the plane's designer and manufacturer, have said that the crews that will fly the B-52 into the boneyard haven't been born yet.

At least one current B-52 aviator's father and grandfather also flew the bomber. It's possible that four or even five generations of aviators will fly this military aircraft.

The B-52's official name, Stratofortress, is rarely used anymore; it is commonly called BUFF. The polite version of that acronym is "Big Ugly Fat Fellow."

With aerial refueling, the B-52 can carry 70,000 pounds of weapons over distances limited only by crew endurance at just under Mach 1. Updated with modern technology, the bomber is capable of carrying a full complement of weapons – including Harpoon anti-ship and cruise missiles – and continues to be an important element of U.S. defense in the 21st century. The B-52 offers strategic bombing, close-air support, air interdiction, and offensive counter-air and maritime operations.

Boeing flew a B-52 prototype in April 1952. The assembly line closed 10 years later, but during that period Boeing produced 744 B-52s in eight models, A through H.

The B-52 has seen action in Vietnam, the Persian Gulf, the Balkans and Afghanistan. During the Cold War, BUFFs were airborne around the clock within striking distance of the Soviet Union. Each aircraft carried two 9,000-pound nuclear bombs.

The B-52 dropped its first bomb in combat in South Vietnam. The target was an enemy stronghold known as the Iron Triangle. Bombing by three-ship formations saturated an area a mile and a half long and a half-mile wide with more than 80 tons of high-explosive bombs. The effect on the ground was dramatic, and enemy prisoners repeatedly said that these were the attacks they feared the most. The planes flew a total of 126,615 sorties in Southeast Asia.

During Operation Desert Storm, BUFFs delivered 40 percent of all weapons dropped by coalition forces. They flew over Iraq again during Operation Desert Strike in 1996. The attacks demoralized the defending Iraqi troops, many of whom surrendered after the strikes.

During Operation Desert Strike, two B-52Hs flew what was then the longest distance for a combat mission in history when they took off from Louisiana and launched cruise missiles in Iraq before returning to base – 34 hours, 16,000 miles round trip.

Air Force

They struck power stations and communications facilities in Baghdad. From the Gulf War to 1999's Operation Desert Fox, "the B-52s turned out the lights in Baghdad," *Popular Mechanics* later declared.

In Afghanistan, B-52s are flying close-air support missions, a role normally assigned to fighters. They launch precision ordnance against specific ground targets requested by troop commanders, a task very different from traditional bombing.

Over Afghanistan, carrying a dozen 2,000-pound GPS-guided bombs, a BUFF will circle a combat area, waiting for special forces or Air Force controllers on the ground to send them the target coordinates. Over 90 percent of the time, the bombs land within 50 feet of the location specified by the ground troops, and most within 10 minutes of the request.

One Air Force general told an aviation historian that the B-52 is "not getting older, just getting better."

On Sept. 26, 1958, a B-52D set a world speed record of 597.675 miles per hour over a 3,105-mile closed circuit without a payload. In January 1962, a BUFF set a world distance record by flying from Kadena Air Base, Japan, to Torrejón Air Base, Spain – 12,532.28 miles without refueling.

B-52s also assist the Navy in anti-ship and mine-laying operations. In two hours, two BUFFs can monitor 140,000 square miles of ocean surface.

Of the original 744 B-52 aircraft built, 94 are still operational (85 in the Air Force and nine in the Air Force Reserve). In August 1993, 350 B-52s were destroyed to comply with the SALT II agreements with the Soviet Union.

Every time period has its weapon of choice. The longbow was the great weapon of its day. The B-52 is the longbow of the air age.

Roger Meyer is a freelance writer living in Michigan.

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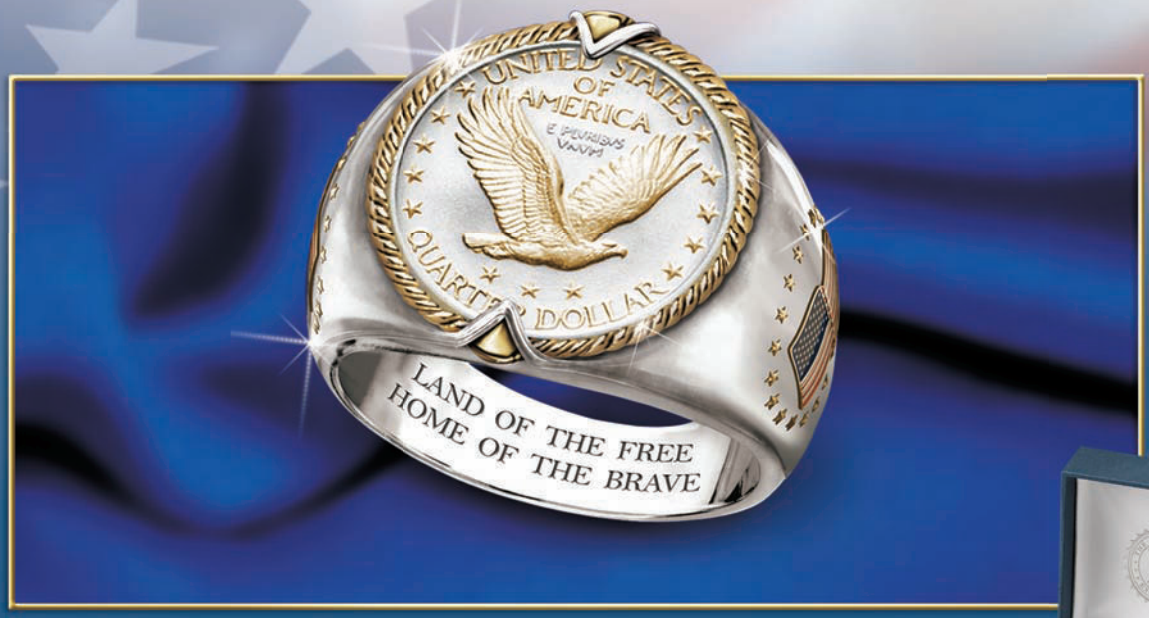

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[ECONOMICS]

End of fiscal year can be boon for small businesses

As the federal government approached the end of the fiscal year, savvy veteran business owners were able to increase their bottom lines in a frenzy of last-minute buying from agencies needing to spend down their accounts and increase their veteran business participation numbers in the process.

After the government's fiscal year ends Sept. 30, any money an agency fails to spend is usually returned to the treasury. The allotment for the next year is reviewed to determine whether or not the returned funds were actually necessary, and whether or not they should be removed from future budgets.

Veteran business owners culled **www.fbo.gov**, **www.gsa.gov**, **sellingtoarmy.info**, **www.dla.mil** and **airforcesmallbiz.org** to see what last-minute purchases were being made, and called contracting officers they know to ask if they needed any help drawing down excess funds.

If you haven't already, register at **www.sam.gov** to provide the information the federal government needs to know about your business before it can legally sell to you. This can be cumbersome and expensive, so small businesses need to seriously consider whether or not they want to add government contracting to their portfolio of revenue streams. Managed correctly, local-government and federal procurement can mean big business for small companies.

Louis Celli Jr. is CEO of the Northeast Veterans Business Resource Center. Send questions for "On Point" to ***lcelli@nevbrc.org****.*

[MEDIA]

Dispatch *to go digital-only in 2013*

The American Legion's monthly newsletter for leadership, the *Dispatch*, is going to a digital-only format starting in January. (Print and digital publications will be briefly produced simultaneously, starting this month.)

The reason for the change is so that the Legion's Magazine Division staff can produce and publish relevant news in a more timely manner thanks to the speed of online publishing.

There will be added features for *Dispatch* readers, and a new Web page that will be a valuable resource for department and post leaders.

A monthly e-newsletter (similar to *The American Legion Online Update*) will notify recipients of updated news and information on the new Web page.

Sign up for the *Dispatch* e-newsletter:

www.legion.org/subscribe

[EDUCATION]

Continuous enrollment not necessary to maintain Post-9/11 GI Bill eligibility

Q: ***My son is an Army veteran who served from 1996 to 2007. He returned from Iraq with PTSD and TBI, for which he continues to receive treatment. He has been attending school and is trying to pursue a degree in counseling. However, there are times when he is unable to attend school due to medical reasons. If he drops a semester for medical reasons, will he still be eligible for his Post-9/11 GI Bill benefits?***

A: Your son does not have to be continuously enrolled in school to be eligible to receive his veterans benefits. He may be entitled to 36 months of Post-9/11 GI Bill benefits, and has 15 years from the date he was discharged to use them.

Valerie Heffner, a Marine Corps veteran and member of American Legion Post 27 in Arizona, is a past vice president of the National Association of Veterans' Program Administrators. ***askvalerie@legion.org***

[MEMBERSHIP]

NEW POSTS
Cesar E. Chavez Post 505, San Francisco Chartered Aug. 9 (15 members)
Aaron Vaughn Post 399, Palm City, Fla. Chartered Aug. 1 (15 members)
Post 398, Indiantown, Fla. Chartered Aug. 1 (15 members)

President Barack Obama welcomes Connor Bos of Michigan and other Boys Nation senators to the White House on July 27. Official White House photo by Pete Souza

[AMERICANISM]

Boys Nation senators meet Obama

The 66th session of Boys Nation, which convened at Marymount University in Arlington, Va., July 20-27, brought 98 senators from the Legion's 49 Boys State programs together for a week of hands-on learning about the structure and function of the federal government.

Among the program's many traditions is a visit to the White House and, when possible, an opportunity to meet the U.S. president. On July 27, President Barack Obama greeted the 2012 Boys Nation class in the East Room of the White House. Obama shook hands with, talked to, and even hugged the senators, who later joined their Girls State counterparts outside to watch Obama take off in Marine One.

During the visit, newly elected Boys Nation President Jonathan Hess of Tuscaloosa, Ala., presented Obama with a polo shirt. Hess won by four votes during a July 24 election. A student at Holy Spirit Catholic High School in Tuscaloosa, he plans to attend the University of Alabama and become a physician.

"It's just incredible," Hess said after the vote tally. "My goal as the leader of this program is to provide a framework so we can have an honest debate on both sides of every issue."

Joseph Aumuller of Libertyville, Ill., was elected vice president. A student at Libertyville High School, Aumuller said he's considering a career in international relations.

"For the past couple of days, I've been running for as many office positions as I can, trying to find where I fit in," Aumuller said. "I think I finally found it."

In addition to the White House, the senators visited Arlington National Cemetery – where two senators placed a wreath at the Tomb of the Unknowns – and the Capitol, where they met with their respective senators.

During their week at Marymount, the Boys Nation senators heard from a number of speakers. The American Legion's Washington staff spoke about the organization's work on behalf of veterans and their families, and four Boys Nation alumni shared their own experiences and explained how the program provided a strong foundation for their careers (two work in government, one works in the corporate world and one is a law student).

"When you are visiting high-ranking politicians, pay attention to what they are saying, but go back and do what is right," then-American Legion National Commander Fang Wong told participants. "The decisions you are making are for your country, not for yourself."

Watch a White House video covering the Boys Nation senators' visit with President Obama:

www.legion.org/boysnation

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[LEGION BASEBALL]

NEW ORLEANS WINS LEGION WORLD SERIES

New Orleans Post 125's team won the 86th American Legion Baseball World Series in Shelby, N.C., on Aug. 22, capturing the championship for the first time since 1960.

Brooklawn, N.J., defeated Bellevue, Wash., 4-3 during Game 14 at Keeter Stadium on Aug. 21, and immediately headed into the title game against New Orleans. The final game was delayed by rain, but once the first pitch was thrown at 11 p.m., New Orleans rolled, keeping Brooklawn scoreless for a 4-0 victory.

Emerson Gibbs pitched a complete-game shutout to capture the win on the mound, and was named the 2012 George W. Rulon Player of the Year. Matthieu Robert added a three-run RBI and Armand Daigle had an RBI. The Mid-South regional champs ended their season 41-7.

Brooklawn, N.J., handed Lakeside Recovery of Bellevue, Wash., its only two losses. Eldon Lindsay photos

"We did enough offensively," New Orleans manager Joey Latino said. "We weren't explosive, but Matthieu got the big hit in the seventh with a two-run double, and Emerson just closed it out. It was great pitching, great defense, and we are just ecstatic."

New Orleans players celebrated with a team dogpile after the win. "You see the boys and their reaction, and it's well-deserved," Latino said. "They put in a lot of hard work all summer. They dedicated themselves to making this (the Legion World Series) their goal, and it came true tonight. It's really a great feeling."

Former Jesuit High School student Luke Voiron, New Orleans' catcher, hadn't been sure about returning to his Legion Baseball team after completing a year of college. But all doubts vanished after the big win.

"When I was asked to come back and play this summer, I was kind of iffy about it," Voiron said. "I'm not iffy about it anymore. It was the best decision of my life. They (Jesuit High School in New Orleans, where the team is based) really hold baseball to tradition, so just to come back and win this for the school is amazing."

Left-fielder Armand Daigle said the team's celebration is definitely on his "back-to-school" list.

"I'm actually missing the first day of school right now, but I will be there Friday to celebrate with all of my friends who are there," said Daigle, a freshman at Louisiana State University. "It's just an amazing feeling right now. We won our state championship my junior year, and this way exceeds that."

During the World Series' closing ceremonies, players from the New Orleans and Brooklawn, N.J., teams received some of the annual American Legion Baseball awards. In addition to the Player of the Year Award, Gibbs took home the Bob Feller Pitching Award, and the New Orleans coaches received the Jack Williams Memorial Leadership Award. Brooklawn's Brett Tenuto was the recipient of the James F. Daniel Jr. Memorial Sportsmanship Award.

Due to the tournament's double-elimination format, New Orleans and Brooklawn had met once before, in Game 11. After a 13-hour suspension for rain, New Orleans won that game 6-5.

In the end, Shelby broke last year's American Legion Baseball World Series paid-attendance record by nearly 16,000, selling 101,925 tickets to eclipse last year's all-time high of 86,000.

– Cameran Richardson

[PERSONAL FINANCE]

Consider the protections of renters insurance

Once in a while, we see some statistics that really cause us to scratch our heads. For example, the Insurance Information Institute reports that while the majority of homeowners have homeowners insurance, a whopping 69 percent of those who rent do not have renters insurance.

You don't have to be a financial planner to do the math, but by our calculation, that's about 28 million households that may not be protecting their stuff or themselves. With a typical price tag of around $200 a year (yes, we said "year," not "month"), that seems like a large oversight of valuable protection at a reasonable price. If you're a renter, here's some food for thought as you consider renters insurance:

FOCUS ON FINANCES

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- **It protects you when your landlord won't.** Whether it's a fire or some other catastrophic event, your landlord's coverage likely covers the owner's structure but not your furniture, electronics or other stuff. USAA protects you with replacement cost coverage even in the event of flooding or earthquakes – that's very cool. With replacement cost coverage, at our option – subject to policy limits and policy deductible – if you actually replace the property, we will pay you the lesser of our cost to restore, repair or replace the damaged property, or the amount you actually spent to restore, repair or replace the property.
- **It covers you when you get kicked to the curb.** What if a fire at your apartment leaves you scrambling to find a place to live? Your renters policy is there to cover those lodging costs, and even foots the bill for other expenses like dining out.
- **Who's got your back?** If that seemingly staid party at your place turns into an "animal house" with injuries, your renters policy offers liability protection and may even pay for others' medical expenses.
- **It protects you when you're on the move.** Renters coverage through USAA can cover items listed on a shipping or storage document prior to the move. So even if your stuff is lost in transit or storage, you won't be. For coverage to apply, property must be under a bill of lading or other professional shipping document before being shipped. The policy must be in force before goods are placed in transit. Breaking, marring and scratching are excluded.
- **It protects your stuff, even in your car.** Ever had something stolen from your car? If so, you probably didn't have much luck being made whole through your auto policy. Renters insurance can cover your stuff around the world. Every policy has limits and limitations, so check with your insurer, and if you have some jewelry or other high-value items, you may also want to look at a valuable personal property policy. Make sure you're covered the next time you get caught up in a bad situation by adding renters to your insurance package. To find out more about renters insurance, give USAA a call at **(877) 699-2654**.

June Lantz Walbert and J.J. Montanaro are certified financial planners for USAA, The American Legion's preferred provider of financial services. Submit questions for them online.

www.legion.org/focusonfinances

[CHILDREN & YOUTH]

Marines motivate New York Boys Staters

In June, Marines of the 1st Marine Corps District traveled to the State University of New York at Morrisville to teach basic Marine Corps knowledge to nearly 1,000 young men at New York Boys State.

The Legion's Boys State program is known for instructing high school students in the ways of American government and instilling in them a sense of patriotism. The Marines contribute discipline and pride by helping the participants learn to work as a team, said Capt. Jordan Then, Boys State Marine officer in charge.

Besides leading Boys Staters from event to event in formation, the Marines took the boys out of their comfort zones by giving them challenges to overcome together. They were taught marching and military bearing, and had several opportunities to ask questions about life in the Marine Corps.

"Although the Marines here are not drill instructors, they are drilling these young men, and they are putting a little more stress in their lives than they might feel at home with their parents," Then said. "Here, (the boys) are responsible for their living areas, their barracks, and they're responsible for taking care of each other and pushing each other during (physical training) ... I think that really helps build their teamwork and cohesion."

Each Marine was assigned a "county" of 100 young men – all 16- and 17-year-olds entering their senior year in high school – and each county was broken down into cities. Boys were responsible for participating in group and individual activities throughout the week, with the goal of improving on their deficiencies and encouraging each other to be better.

Photo by Marine Sgt. Timothy Parish

"I went from giving up on Monday to coming here on Friday and doing the whole workout," said Shaheem Smith, an 18-year-old student from Albany High School. "The Marines made me a better man."

– Marine Sgt. Timothy Parish

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[YOUTH PROGRAM ALUMNI]

Legion Shooting Sports champ sets record, wins Olympic gold

Jamie (Beyerle) Gray, the Precision champion of the 2002 American Legion Junior 3-Position Air Rifle National Championship, is now an Olympic champion.

In August, Gray set an Olympic record en route to winning the gold medal in the women's 50-meter rifle 3-position shooting competition in London. She scored 691.9 total points, including a 99.9 in the final round.

Already leading entering the final round, Gray scored 10.5 out of a possible 10.9 points on her first shot to set the tone for the rest of the match. She closed out the round with a near-perfect shot of 10.8 to finish comfortably ahead of silver medalist Ivana Maksimović of Serbia.

Gray earned a spot in the 2008 Olympics in Beijing but failed to bring home a medal, finishing fourth in air rifle and fifth in 3-position. She was the top American finisher in both events.

The Gazette, Mark Reis

Gray won the Legion's 2002 Junior 3-Position Air Rifle Precision title with a then-record score of 2,475. Jonathan Hall of Georgia tied Gray's score when he captured the 2005 title.

Gray and her husband, Army Sgt. Hank Gray, share a passion for air rifle competition. He is a U.S. Army Marksmanship Unit shooter.

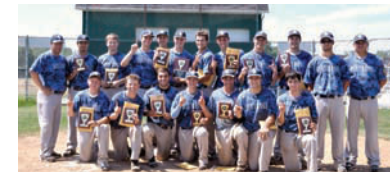
[LEGION BASEBALL]

Ohio Dirtbags give back to vets

The Strongsville, Ohio, Dirtbags American Legion Baseball team recently donated $500 of its annual fundraising picnic's proceeds to Wags 4 Warriors, a nonprofit group that connects service dogs with returning veterans suffering from PTSD or TBI.

Sponsored by Strongsville Post 795 and Albert E. Baesel Post 91 in Berea, Ohio, the team received new jerseys courtesy of Wags 4 Warriors and Post 91. Instead of the players' last names, the jerseys bear the names of local fallen heroes and wounded warriors.

"Our guys can feel good about representing someone who fought for our country," says Neal Packanik, team manager. "We're playing for something a little bit bigger."



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How to submit a reunion

The American Legion Magazine publishes reunion notices for veterans. Send notices to ***The American Legion Magazine,* Attn: Reunions, P.O. Box 1055, Indianapolis, IN 46206,** fax **(317) 630-1280,** e-mail **reunions@legion.org** or submit information via our website, **www.legion.org/reunions.**

Include the branch of service and complete name of the group, no abbreviations, with your request. The listing also should include the reunion dates and city, along with a contact name, telephone number and e-mail address. Listings are publicized free of charge.

Your notice will appear on our Web site within a week and will remain available online until the final day of your reunion. Upon submission, please allow three months for your reunion to be published in print. **Due to the large number of reunions, *The American Legion Magazine* will publish a group's listing only once a year.** Notices should be sent at least six months prior to the reunion to ensure timely publication.

Other notices

"In Search Of" is a means of getting in touch with people from your unit to plan a reunion. **We do not publish listings that seek people for interviews, research purposes, military photos or help in filing a VA claim.** Listings must include the name of the unit from which you seek people, the time period and the location, as well as a contact name, telephone number and e-mail address. Send notices to ***The American Legion Magazine,* Attn: "In Search Of," P.O. Box 1055, Indianapolis, IN 46206,** fax **(317) 630-1280** or e-mail **reunions@legion.org.**

The magazine will not publish names of individuals, only the name of the unit. Listings are published free of charge.

Life Membership notices are published for Legionnaires who have been awarded life memberships by their posts. **This does not include a member's own Paid-Up-For-Life membership.** Notices must be submitted on official forms, which may be obtained by sending a self-addressed stamped envelope to ***The American Legion Magazine,* Attn: Life Memberships, P.O. Box 1055, Indianapolis, IN 46206.**

"Comrades in Distress" listings must be approved by the Legion's Veterans Affairs & Rehabilitation division. If you are seeking to verify an injury received during service, contact your Legion department service officer for information on how to publish a notice.

To respond to a "Comrades in Distress" listing, send a letter to ***The American Legion Magazine,* Attn: Comrades in Distress, P.O. Box 1055, Indianapolis, IN 46206.** Include the listing's CID number in your response.

"Taps" notices are published only for Legionnaires who served as department commanders or national officers.

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22nd Bomb Grp, Austin, TX, 10/24-27, Michael Edmonds, (361) 739-1574, mnedmonds@earthlink.net; **Veterans & Friends of Spain (VFOS),** Sevilla, Spain, 7/1-7, Eddie Macklin, (917) 963-2136, emacklin@comcast.net

ARMY

1st Bn 8th Cav 1st Air Cav Div (Vietnam), Phoenix, 11/7-11, James Knafel, (260) 244-3864, jjknafel@myvine.com; **42nd Inf Plt Scout Dog, 101st Abn Div (Vietnam, 1966-1971),** Branson, MO, 10/12-14, Jackie McIntyre, (612) 522-9377, 42ndmom@comcast.net; **796th MP Bn Assn (HQ, 61st, 64th & 65th MP Cos),** Cincinnati, OH, 10/7-12, William H. Meck Jr., (301) 868-5604, bandgmeck2@verizon.net; **Avel Central,** Las Vegas, 10/11-14, Jack McCabe, (847) 778-7321, jmccabe51@gmail.com; **Avel South,** Las Vegas, 10/11-14, Jack McCabe, (847) 778-3473, jmccabe51@gmail.com

COAST GUARD

Alaska/Bering Sea Patrol & All CG Ships, Reno, NV, 5/19-23, Doak Walker, (907) 789-2579, cgcutters@gci.net

MARINES

F 2/1 (Vietnam, Aug 1966-July 1967), Nashville, TN, 4/21-23, Dieter Maass, (920) 846-2988, dietermaass@centurytel.net; **Plt 2118,** Bakersfield, CA, 11/10, Dave Betti, (805) 648-3283, davisbetti@aol.com

NAVY

***Bausell* DD 845,** San Diego, 6/16-20, Eugene D'Arezzo, (928) 854-2205, genied@frontiernet.net; ***Inchon* LPH/MCS 12,** San Antonio, 4/7-11, David Fix, (717) 203-4152, ussinchon@gmail.com; **NAS Chase Field,** Beeville, TX, 4/11-13, Mark Webb, (562) 338-5088, mwebb@naschasefield.com; ***Reeves* DLG/CG 24,** Charleston, SC, 10/4-7, Mike Robertson, (509) 315-8107, mdrobertson22308@gmail.com; ***Sampson* DDG 10,** Charleston, SC, 4/25-28, Dave Brandt, (803) 478-2617, drbrandt@ftc-i.net; ***Seminole* AKA 104,** Atlanta, 4/25-28, Mike Priven, (706) 781-9350, seminole@owltown.net; ***Tattnall* DDG 19,** Jacksonville, FL, 4/14-18, Dick Harmon, (386) 235-8723, dharmonlpga1@aol.com; ***Tolovana* AO 64,** Myrtle Beach, SC, 10/16-19, Cecil Hensley, (843) 685-9112, chensley19@sc.rr.com

LIFE MEMBERSHIPS

Post 854, IL: William L. Murray, Phil Novak
Post 47, MN: John E. Thomas

IN SEARCH OF

1st Serv Sqdn (Africa & Europe, 1941-1945), Andrew Meyerle, (308) 345-3142, ameyerle@yahoo.com

1st, 96th Machine Records Unit (MRU), HQ AFFE AGC (Camp Zima, Japan, 1954-1955), Richard Cox, (641) 228-3230, rwcox@mchsi.com

3rd Armd Div Baseball Team (Germany, 1961), Bill Spann, wjs630@yahoo.com

3rd Army Touch Football Championship (1964), Gary Bauknecht, (352) 750-5222

11th Eng Bn (Vietnam, 1966-1970), Charles Luhan Jr., (773) 585-9629, cl11engrbn@sbcglobal.net

16th AOD (Fort Bragg, NC & Echterdingen Army Airfield, Germany, 1959-1961), Tom Senuta, (860) 889-0654, twstrucks@yahoo.com

21st Finance & Disbursing Unit, 8th Army HQ (Seoul, South Korea, 1965-1966), Richard Nunley, (618) 797-2734, dnunley3@charter.net

25th Inf 3/22 Delta Co (Tay Ninh, Vietnam, 1968-1969), Steve "Shorty" DeLair, (919) 552-1556, mookeysmom@centurylink.net

32nd Inf Rgt 7th Div Co Demo & Security (Punchbowl, Korea, 1951-1952), Paul Vallee, (305) 587-0928

32nd Med Depot (1943-1945), Henry Wyman, (207) 942-1684

32nd Sig Bn A Co V Corp (Cambria Fritch Kaserne, Darmstadt, Germany, 1961), Tom Senuta, (860) 889-0654, twstrucks@yahoo.com

35th QM Pack Co "Mule Pack" (Fort Carson, CO, 1955-1956), R. Goldtrap, (916) 715-3229, 1028.rg@gmail.com

39th Sig Bn (Tan Son Nhut & Vung Tau, Vietnam, 1965-1966), Allen Montgomery, (706) 436-2584, ann1980415@gmail.com

82nd Abn 3rd Bde (Vietnam, Feb 1968-Dec 1969), Jerry Schaefer, (714) 847-7298, gbcnewsletter@hotmail.com

85th Btry D AAA (Naha), 85th AAA Baseball Team, 97th Grp AAA Baseball Teams (Okinawa, 1952-1953), "Brud" Coombs, (845) 264-5067, bseecoach@comcast.net

93rd BG & BW (Barksdale, Hardwick & Castle, 1942-1975), Jim Guddal, (763) 694-9058, jguddal@yahoo.com

95th QM Bn (William O. Darby Kaserne, Furth, Germany, 1964-1966), William Ferrell III, wferr3@comcast.net

122nd Sig Bn A Co 2nd Inf Div (Fort Benning, GA, 1961), Tom Senuta, (860) 889-0654, twstrucks@yahoo.com

212th MP Sentry Dog (Long Thauh, Vietnam, 1969-1970), Loy Larson, (503) 652-1692

590th Trans Co (Flak Kaserne, Ludwigsburg, Germany, 1959-1969), John Stamps, (405) 760-8069, mrpest5@yahoo.com

591st Eng Co (Vietnam, 1966-1971), Ken Kiel, (414) 529-7731, kcconst@wi.rr.com

595th Eng Co (Vietnam, 1966-1970), Ken Kiel, (414) 529-7731, kcconst@wi.rr.com

602nd AAA Gn Bn (WWII), Karl Monson, (315) 655-4371

632nd Sec Police Sqdn (Binh Thuy AB, Vietnam, 1967-1968), Tim Shepperson, (302) 747-7097, tim.shepperson@yahoo.com

877th Abn Eng (Avn) Bn B Co (Europe, WWII), George Moran, (413) 442-4035

3510th Supply Sqdn ATC (Randolph AFB, TX, 1966-1970), Gary Corbin, (864) 948-3939, gcorbinpacolet@yahoo.com

6348th Munitions Maint Sqdn (Yamada Ammo Depot, Japan), Jim Agent, (479) 414-4233, jimagent@yahoo.com

Army CID Special Agents (1942-2012), Doc Sautter, (770) 596-6706, leo.cidaa@yahoo.com

B-17 "Situation Normal," 8th Army Air Corps, 95th Bomb Grp (1941-1944), Jim Werner, (540) 362-2763

***Bittersweet* WLB 389 (1944-1997),** Jim Kirkpatrick, (623) 544-2699, pfdcurly@cox.net

***Bryce Canyon* AD 36 Boiler Div (1953-1956),** Jesse House, (707) 584-7705

Co 132 (Camp Bainbridge, MD, June 1951), L.R. Chase, (518) 848-8703, rolmadchase@verizon.net

Det 3 50th TFW (Hopstein-Rhein, Germany, 1967-1972), Bob Renner, afbobr@aol.com

***Gentian* WLB 290,** Jim Oss, jamesoss@gmail.com

GRUTWO/MIU 210, Elkridge, MD, 10/27, Bill Ganz, (410) 418-5597, yncganz@yahoo.com

HQ & HQ Det 54th Med Grp (Fort Benning, GA, 1954-1955), Edward Rozell, (717) 463-2108, mtman124@yahoo.com

HQ Co, U.S. Military Academy, Officers' Mess (West Point, NY, April-Oct 1969), Bill Flannery, (586) 242-6872, katwillflann@wowway.com

***Lloyd Thomas* DDE 764 Admin, Supply Depts (1955-1957),** Clair "Slug" Adams, (814) 886-2288, slugerol@comcast.net

Navy Nurse Corps Reserve (1964-1967), Faith Connor Murray, (920) 421-1754, aglowfaithful@hotmail.com

NMCB 62 & Edzell, Scotland, Seabees, Norm Hahn, normhahnjr@yahoo.com

Patton's Third Army (1943-1945), Charles Bee, (336) 798-4304, cbee1952@yahoo.com

***Philip* DDE 498 (Dec 1953-May 1954) & Operation Castle, Bikini,** John Bianco, (575) 640-0924

Pilot Tng Class 71-01 (Reese AFB, TX), Jim Maloney, (402) 212-0093, jim@maloney.com

***Spartanburg County* Golf Co 2nd Bn 8th Mar Wpns Plt (Oct 1974-March 1975),** John Francoeur, (828) 627-9440, francoeur828852@bellsouth.net

***Truckee* AO 147 (Norfolk, VA, 1955-1980),** Mike Landers, (770) 356-1727, mlanders52@yahoo.com

***Vireo* MSC 205 (1962-1965),** George Jones, (785) 472-4576, ajones@eaglecom.net

VMF-222 (Green Island, Guiuan, Samar, Philippines & Okinawa, 1944-1945), Don Newell, (727) 282-8889, donnewell222@gmail.com

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If practice makes perfect, and nobody's perfect, why practice?

A WOMAN accompanied her husband to the doctor for his annual physical. While her husband dressed, the doctor went out to the waiting room to chat with her.

"I don't like the way your husband looks," he said softly.

"Neither do I," she replied. "But he's handy to have around the house."

TWO BARBERSHOPS, located across the street from each other, were constantly competing for customers. One day, a sign went up in the window of one of the shops: "Haircuts now $4."

An hour later, the other shop put up a larger sign: "We repair $4 haircuts."

A GROUP OF FRIENDS on a cross-country road trip took a tour of their favorite brewery. As they marveled at the process, one of them slipped and fell into a huge vat of beer. While his friends waited outside, brewery workers tried to save him.

A half hour later, a supervisor came out and told the guys that their friend had drowned.

"Do you think he suffered much?" one asked.

"I don't think so," the supervisor replied. "Before he drowned, he climbed out three times to go to the bathroom."

A FARMER in need of help during harvest time asked the village idiot if he'd pitch in.

"What'll you pay?" the man asked.

"What you're worth," the farmer replied.

The man thought for a few seconds, then said decisively, "I'd be an idiot to work for that!"

"Do it. Reply all."

"Generation after generation will wonder why you crossed the road. Only we'll know that you did it for the money."

"My husband and I have an unconventional marriage. We're both happy."

A MAN KNOWN as the "Human Cannonball" told the circus owner that he was too old to be shot across arenas and had decided to retire.

"You can't!" the owner cried. "Where am I going to find a man of your caliber?"

A MAN WALKS into his boss's office and says, "Sir, I know the economy isn't great, but I have three companies after me, and I'd like to respectfully ask for a raise."

After a few minutes of haggling, the boss agreed to a 5 percent raise, and the man got up to leave. "By the way," the boss asked, "which three companies are after you?"

"The electric company, the water company and the phone company."

"A NEW STUDY published by the *British Medical Journal* found that inactivity can kill you. I mean, these are the kind of findings that just scare the hell out of Congress." – *Jay Leno*

Asbestos Cancer Hits Former Sailors

Many sailors who served their country proudly aboard ships in the World War II, Korean, and Vietnam War eras, are now being **diagnosed with asbestos-related cancers.**

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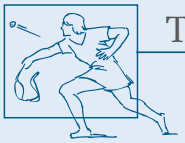

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